

ELLA Colbert

09/349517

Set Items Description  
S1 167 AU=(MCDONALD R? OR MCDONALD, R?)  
S2 3485381 MORTGAG? OR HOME()EQUIT? OR LOAN?  
S3 305276 ONE()STOP OR STOP() (SHOP OR SHOPPING?)  
S4 235314 S2(5N) (APPLICATION? OR APPLY? OR PROCESS? OR REFINANC?)  
S5 36504 S4(15N) (ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB?  
OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW OR CY-  
BER? OR LAN OR WAN OR SERVER?)  
S6 8674 S5(10N) (LENDER? OR BROKER? ? OR REALTOR? ? OR AGENT? ? OR  
UNDERWRIT? OR (THIRD OR 3RD) ()PARTY)  
S7 174 S6(S)S3  
S8 99 S7 NOT PY>1999  
S9 34 RD (unique items)  
S10 176662 S2(2N) (APPLICATION? OR APPLY? OR PROCESS? OR REFINANC?)  
S11 14642 S10(3N) (ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB?  
OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW OR CY-  
BER? OR LAN OR WAN OR SERVER?)  
S12 2692 S11(10N) (LENDER? OR BROKER? ? OR REALTOR? ? OR AGENT? ? OR  
UNDERWRIT? OR (THIRD OR 3RD) ()PARTY)  
S13 1146 S12 NOT PY>1999  
S14 712 S13 NOT PD=19990708:20010708  
S15 712 S14 NOT PD=20010708:20040304  
S16 352 RD (unique items)

? show files

File 9:Business & Industry(R) Jul/1994-2004/Mar 03  
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(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
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File 268:Banking Info Source 1981-2004/Feb W4  
(c) 2004 ProQuest Info&Learning  
File 626:Bond Buyer Full Text 1981-2004/Mar 04

(c) 2004 Bond Buyer  
File 267: Finance & Banking Newsletters 2004/Mar 03  
(c) 2004 The Dialog Corp.

9/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

1987458 Supplier Number: 01987458 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Intuit Launches QuickenMortgage Online**  
**(Intuit is teaming with six of the nation's top 25 lenders to launch its**  
**Web-based QuickenMortgage service)**  
Newsbytes News Network, p N/A  
November 05, 1997  
DOCUMENT TYPE: Journal ISSN: 0983-1592 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 505

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
MOUNTAIN VIEW, CALIFORNIA, U.S.A., 1997 NOV 5 (NB) -- By Bill Pietrucha.  
**One - stop** comparison shopping for home mortgages is joining a number of  
other financial services now online...

...customers seeking to refinance can pre- qualify in minutes with one of  
the six charter **lenders** , and even start the **mortgage application**  
**process online** ," he said. For consumers who are not yet ready to get a  
loan, Harris said...

9/3,K/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

1951485 Supplier Number: 01951485 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Costco Adds Real Estate Services**  
**(Costco and AmeriNet team up to provide real estate services to Costco's**  
**members and its employees)**  
DSN Supercenter & Club Business, v 5, n 17, p 2+  
September 15, 1997  
DOCUMENT TYPE: Newsletter (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 370

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...number to be referred to an AmeriNet representative.

Members will receive information from AmeriNet's **network** of **lenders**  
which provide **one - stop mortgage** services, including **loan**  
**applications** , closings and settlement services, such as title insurance.  
The CARES agreement stipulates that any affiliated...

9/3,K/3 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01965774 46887633  
**Casebook no. 49**  
Saba, Jennifer  
MC Technology Marketing Intelligence v19n12 PP: 58-66 Dec 1999

ISSN: 1096-6528 JRNL CODE: MAK  
WORD COUNT: 3285

...TEXT: information and tips, like how to track personal credit ratings.

"We want to be a **one - stop** credit marketplace where people can quickly and easily shop and choose among top lenders," said Eileen Gordon, Creditland's brand architect-"We want users to qualify for those **lenders** in seconds and to complete the **loan process** with any **lender** of their choice."

The **Internet** 's first? Talk about ambition. It's nearly impossible to be the first on the...

9/3,K/4 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

06890830 Supplier Number: 58327572 (USE FORMAT 7 FOR FULLTEXT)  
**30-Second Loan Approval Makes Online Borrowing a Snap; DFS Mortgage Services Offers Innovative Remodeling Site.**  
Business Wire, p0274  
Dec 21, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 375

... BUSINESS WIRE)--Dec. 21, 1999  
DFS Mortgage Services (DFS) today announced the debut of an **online** 30-second home-improvement **loan process** on its **one - stop** home-improvement finance **Web** site, [www .RemodelingCash.com](http://www.RemodelingCash.com).  
"We use a powerful automated **underwriting** system to approve home-improvement **loan applications** so quickly," said Steve Bernal, chief executive officer of DFS Mortgage Services. "This is just..."

9/3,K/5 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

06850775 Supplier Number: 58036180 (USE FORMAT 7 FOR FULLTEXT)  
**The Making of ... (Company Business and Marketing)**  
Saba, Jennifer  
MC Technology Marketing Intelligence, v19, n12, p58  
Dec, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 3855

... information and tips, like how to track personal credit ratings.  
"We want to be a **one - stop** credit marketplace where people can quickly and easily shop and choose among top lenders" said Eileen Gordon, creditland's brand architect. "We want users to qualify for those **lenders** in seconds and to complete the **loan process** with any **lender** of their choice"  
The **Internet** 's first? Talk about ambition. It's nearly impossible to be the first on the...



9/3,K/6 (Item 3 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

06835843 Supplier Number: 57826337 (USE FORMAT 7 FOR FULLTEXT)

**SBA Loans Offered Online; BLC Signs Deal with LoanWise.com to Offer SBA**

**Loans of up to \$1,000,000 Over the Web.**

PR Newswire, p1358

Nov 30, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 749

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...wholly-owned subsidiary of BLC Financial Services, Inc., has joined its growing roster of Participating **Lenders** . With this alliance, small business customers may now **apply** through **LoanWise .com** for SBA-backed loans of up to \$1 million. LoanWise.com, a **Web** -based loan center where small businesses can find **one - stop** , instant access to multiple lenders offering competitive rates and terms, was launched just four months...

9/3,K/7 (Item 4 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

06792450 Supplier Number: 57438143 (USE FORMAT 7 FOR FULLTEXT)

**Looking to Revamp or Relocate? Check Out Quickenmortgage's \$25K Giveaway.**

Business Wire, p0474

Nov 9, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 636

... originated over one billion dollars in closed loans to date. The site offers consumers a **one - stop** home and mortgage shopping experience on the Internet. The site allows consumers to pre-qualify or pre-approve themselves **online** at no cost, and submit an **online mortgage application** via QuickenMortgage to participating **lenders** . Consumers can also directly access over 1,200,000 home listings in the U.S...

9/3,K/8 (Item 5 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

06535784 Supplier Number: 55341711 (USE FORMAT 7 FOR FULLTEXT)

**mortgage.com Teams Up With Intuit to Provide Subprime Mortgage Options for**

**Intuit's QuickenMortgage Web Site.**

Business Wire, p1143

August 4, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 850

... originated over one billion dollars in closed loans to date. The site offers consumers a **one - stop** home and mortgage shopping experience on the Internet. The site allows consumers to pre-qualify or pre-approve themselves **online** at no cost, and submit an **online mortgage**

**application** via QuickenMortgage to participating **lenders** . Consumers can also directly access over 1,200,000 home listings in the U.S...

9/3,K/9 (Item 6 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

06529771 Supplier Number: 55314766 (USE FORMAT 7 FOR FULLTEXT)

**Online Fundraiser Turns Dream of Owning a Home Into a Reality;**

**QuickenMortgage and America Online Team Up to Raise Money for Habitat for Humanity.**

Business Wire, p0124

August 2, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 859

... originated over one billion dollars in closed loans to date. The site offers consumers a **one - stop** home and mortgage shopping experience on the Internet. The site allows consumers to pre-qualify or pre-approve themselves **online** at no cost, and submit an **online mortgage application** via QuickenMortgage to participating **lenders** . Consumers can also directly access over 1,200,000 home listings in the U.S...

9/3,K/10 (Item 7 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

06510768 Supplier Number: 55246557 (USE FORMAT 7 FOR FULLTEXT)

**Morgan Stanley Dean Witter and ARCS Commercial Partner With LoopNet on Loan Origination; LoopLender Loan Origination Service Tops \$1 Billion.**

Business Wire, p0169

July 26, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 475

... effectively match those interested in financing commercial property with the industry's top lending institutions **online** , providing **one - stop shopping** . LoopLender speeds up the **loan process** by electronically delivering **loan** requests and property information directly to the **lender** . While LoopLender can be accessed directly, it is also integrated with LoopNet's highly successful...

9/3,K/11 (Item 8 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

06488392 Supplier Number: 55158734 (USE FORMAT 7 FOR FULLTEXT)

**QuickenMortgage and Homebid.com Announce Strategic Alliance.**

PR Newswire, p1441

July 14, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 841

... represents 70% growth in the first three months of 1999.

The site offers consumers a **one - stop** home and mortgage shopping experience on the Internet. The site allows consumers to pre-qualify or pre-approve themselves **online** at no cost, and submit an **online mortgage application** via QuickenMortgage to participating **lenders** . QuickenMortgage is offered by Intuit **Lender** Services, Inc., a wholly owned subsidiary of Intuit Inc.

About Intuit

Intuit Inc., a financial...

**9/3,K/12 (Item 9 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

06408267 Supplier Number: 54866093 (USE FORMAT 7 FOR FULLTEXT)

**First American To Provide Credit Data For QuickenMortgage Web Site.**

PR Newswire, p8094

June 14, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 662

... has originated over 1 billion in closed loans to date. The site offers consumers a **one - stop** home and mortgage shopping experience on the Internet. The site allows consumers to prequalify or preapprove themselves **online** at no cost, and submit an **online mortgage application** via QuickenMortgage to participating **lenders** . Consumers can also directly access over 1,200,000 home listings in the U.S...

**9/3,K/13 (Item 10 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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06394828 Supplier Number: 54817729 (USE FORMAT 7 FOR FULLTEXT)

**QuickenMortgage and The Knot Add Home Mortgages to The Knot Wedding Gift Registry.**

PR Newswire, p4803

June 8, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1059

... originated over one billion dollars in closed loans to date. The site offers consumers a **one -stop** home and mortgage shopping experience on the Internet. The site allows consumers to pre-qualify or pre-approve themselves **online** at no cost, and submit an **online mortgage application** via QuickenMortgage to participating **lenders** . Consumers can also directly access over 1,200,000 home listings in the U.S...

**9/3,K/14 (Item 11 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

06380275 Supplier Number: 54768362 (USE FORMAT 7 FOR FULLTEXT)

**QuickenMortgage Offers Consumers Free, Real-Time Pre-Approvals.**

PR Newswire, p1238

June 2, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade  
Word Count: 806

... originated over one billion dollars in closed loans to date. The site offers consumers a **one - stop** home and mortgage shopping experience on the Internet. The site allows consumers to pre-qualify or pre-approve themselves **online** at no cost, and submit an **online mortgage application** via QuickenMortgage to participating **lenders** . Consumers can also directly access over 1,200,000 home listings in the U.S...

9/3,K/15 (Item 12 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

06144646 Supplier Number: 53920066 (USE FORMAT 7 FOR FULLTEXT)  
**ImproveNet and QuickenMortgage Build Relationship to Help Homeowners Finance Home Improvement Projects.**  
Business Wire, p1442  
Feb 22, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 661

... mortgage experience."  
About QuickenMortgage(TM)  
QuickenMortgage, a leading multi-lender mortgage website, offers consumers a **one - stop** home and mortgage shopping experience on the **Internet** . The site allows consumers to pre-qualify themselves **online** at no cost, comparison shop multiple **loans** , and submit an **online mortgage application** via QuickenMortgage to participating **lenders** . Consumers can also directly access over 600,000 home listings in the U.S., as...

9/3,K/16 (Item 13 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05987577 Supplier Number: 53348599 (USE FORMAT 7 FOR FULLTEXT)  
**QuickenMortgage Expands Its Focus to Include Consumers With Less-Than-Perfect Credit, by Adding Content, Tools and 4 New Lenders.**  
PR Newswire, p1078  
Dec 3, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 974

... company.  
About QuickenMortgage(TM)  
QuickenMortgage, a leading multi-lender mortgage web site, offers consumers a **one - stop** home and mortgage shopping experience on the Internet. The site allows consumers to pre-qualify themselves **online** at no cost, and submit an **online mortgage application** via QuickenMortgage to participating **lenders** . Consumers can also directly access over 600,000 home listings in the U.S., as...

9/3,K/17 (Item 14 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05911492      Supplier Number: 53136343    (USE FORMAT 7 FOR FULLTEXT)  
**GHR Enhances Performance of QuickenMortgage Web Site.**  
Business Wire, p1099  
Oct 28, 1998  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:    883

...      QuickenMortgage  
QuickenMortgage.com, which launched Nov. 4, 1997, allows homeowners and potential homebuyers to conduct **one - stop** home and mortgage shopping. The site provides apples-to-apples loan comparisons from 11 national **lenders** , the ability to **apply** for a **mortgage on - line** and even shop for a home through over half a million home listings. Over 600...

**9/3,K/18      (Item 15 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05709859      Supplier Number: 50170295    (USE FORMAT 7 FOR FULLTEXT)  
**Internet Access: America Online and Intuit Launch New Mortgage Area in AOL's Industry-leading Personal Finance Channel**  
EDGE: Work-Group Computing Report, pN/A  
July 20, 1998  
Language: English      Record Type: Fulltext  
Article Type: Article  
Document Type: Newsletter; Trade  
Word Count:    972

...      the Internet.  
QuickenMortgage.com, which launched November 4, 1997, allows homeowners and potential home buyers **one - stop** home and mortgage shopping. The site provides apples-to-apples loan comparisons from eleven national **lenders** , the ability to **apply** for a **mortgage online** and even shop for a home through 600,000 home listings.  
Over 500,000 consumers...

**9/3,K/19      (Item 16 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05706991      Supplier Number: 50164664    (USE FORMAT 7 FOR FULLTEXT)  
**America Online and Intuit Launch New Mortgage Area in AOL's Industry-leading Personal Finance Channel.**  
Business Wire, p07131490  
July 13, 1998  
Language: English      Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count:    1031

...      s QuickenMortgage  
QuickenMortgage.com, which launched November 4, 1997, allows homeowners and potential home buyers **one - stop** home and mortgage shopping. The site provides apples-to-apples loan comparisons from eleven national **lenders** , the ability to **apply** for a **mortgage online** and even shop for a home through 600,000 home listings.

Over 500,000 consumers...

**9/3,K/20 (Item 17 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

05584448 Supplier Number: 48454032 (USE FORMAT 7 FOR FULLTEXT)

**Looking to Refinance, Revamp or Relocate? Check Out QuickenMortgage's  
\$20,000 Giveaway**

PR Newswire, p0429SFW004

April 29, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 884

... cleeve@Intuit.com.

About QuickenMortgage(TM)

QuickenMortgage, an award-winning web service, offers consumers a **one - stop** home and mortgage shopping experience. The site allows consumers to search through thousands of loans available through eleven of the nation's leading **lenders**, pre-qualify themselves **online** at no cost, and submit an **online mortgage application** via QuickenMortgage.

Consumers can also directly access over 600,000 home listings in the U

...

**9/3,K/21 (Item 18 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

05511712 Supplier Number: 48351058 (USE FORMAT 7 FOR FULLTEXT)

**Intuit's QuickenMortgage(TM) 2.0 Offers Online Applications & Five New  
Lenders**

PR Newswire, p0311SFW052

March 11, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 672

... version of its revolutionary Internet-based mortgage loan service. QuickenMortgage, a web service offering consumers **one - stop shopping** for competitive, low price mortgages from a set of the nation's leading **lenders**, will expand its service to include an **online mortgage application**, five new **lenders** and direct access to over 500,000 home listings around the country. The enhanced QuickenMortgage...

**9/3,K/22 (Item 1 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

10617467 SUPPLIER NUMBER: 21265739 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**QuickenMortgage offers online applications, five new lenders.**

**(Internet-based mortgage loan service)**

Real Estate Weekly, v45, n12, p33(1)

Oct 21, 1998

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 507 LINE COUNT: 00046

QuickenMortgage, a web service offering consumers **one - stop shopping** for competitive, low price mortgages from a set of the nation's leading **lenders** , will expand its service to include an **online mortgage application** , five new **lenders** and direct access to over 500,000 home listings around the country.

Consumers can save...

**9/3,K/23 (Item 1 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

03849768 Supplier Number: 48371802 (USE FORMAT 7 FOR FULLTEXT)

**INDUSTRY BRIEFS**

Credit Risk Management Report, v8, n5, pN/A

March 23, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 521

... service and this one will include a credit center. QuickenMortgage, a Web service offering consumers **one - stop shopping** for mortgages from a set of **lenders** , will expand its service to include an **online mortgage application** , five new **lenders** and direct access to more than 500,000 home listings in the country. The system...

**9/3,K/24 (Item 2 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

03749454 Supplier Number: 48108737 (USE FORMAT 7 FOR FULLTEXT)

**INTUIT EXPANDS WEB OFFERINGS WITH MORTGAGE, TAX PACKAGES**

Information & Interactive Services Report, v18, n44, pN/A

Nov 7, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 922

... on expanding consumer services. On Nov. 4, Intuit debuted QuickenMortgage.com, which offers home hunters "**one - stop shopping**" for mortgages from six major lenders. Initially the service allows customers to fill out prequalification...

...they can obtain. By early 1998, the system will be enhanced so that customers can **apply for mortgages online** .

Cook said the approach - which bypasses the commission-driven **realtor** system - can save customers substantially on new mortgages and refinancing. The first lenders participating in...

**9/3,K/25 (Item 1 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

08463298 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**(PR) SBA Loans Offered Online; BLC Signs Deal with LoanWise.com to Offer SBA Loans of up to \$1,000,000 Over the Web**

PR NEWSWIRE

November 30, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 754

... to \$1 million. LoanWise.com, a Web-based loan center where small businesses can find **one - stop**, instant access to multiple lenders offering competitive rates and terms, was launched just four months...

**9/3,K/26 (Item 2 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

05943921 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**QuickenMortgage Edges Out E-Loan for Number of Loans Originated in First Quarter of 1999**

PR NEWSWIRE  
June 28, 1999  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 424

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and empower themselves through timely editorial content and interactive tools. The site offers consumers a **one - stop** home and mortgage shopping experience on the Internet.

WHERE: www.QuickenMortgage.com, consumer-focused, Web...

**9/3,K/27 (Item 3 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

05195081  
**PR Newswire California Summary, Tuesday, May 4 up to -2-**  
PR NEWSWIRE  
May 04, 1999  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1296

... 10 r f bc-CA-HPS-CyberSource (PHOENIX) Heartland Payment Systems and CyberSource(R) Debut **One - Stop** E-Commerce Payment Solution LATU080 05/04/1999 13:16 r e bc-CA-Univ...

**9/3,K/28 (Item 4 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

04752004 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**BCE Emergis and e-Net OME Internet Mortgage Origination Solution for Lenders' Web Sites**

BUSINESS WIRE  
March 24, 1999  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 886

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... calculators to assess their monthly payments and amortization period. The borrower completes and submits the **loan application online**



through OME. In turn, the **lender** receives the loan through the GoldWorks link, evaluates the application, and contacts the borrower with...

**9/3,K/29 (Item 5 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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04130077 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**First Mortgage Network Changes Name to mortgage.com and Acquires URL to Reflect Company's Internet Lending Expertise**

BUSINESS WIRE

January 26, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 705

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... As the industry's most comprehensive mortgage portal, mortgage.com offers an easy-to-use, **one - stop** mortgage-lending source for consumers. mortgage.com offers low rates for borrowers with good credit...

**9/3,K/30 (Item 6 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

02961791

**Lenders Line Up on www.LoanLeads.com After LoanHound Launch Success**

BUSINESS WIRE

September 29, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 506

... LoanHound is a matchmaking service which, in concert with the lenders on LoanLeads, provides a **one - stop** comparison shopping solution to borrowers who seek the convenience of shopping for a home loan...

**9/3,K/31 (Item 7 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

02815392

**www.LoanHound.com Launches Today for Borrowers Seeking Home Lending Choices, Answers and Service**

BUSINESS WIRE

September 15, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 331

... a mortgage lender or broker. LoanHound is more similar to a matchmaking service providing a **one - stop**, comparison-shopping solution to borrowers who seek the convenience of shopping for a home loan...

... s best friend! We enable borrowers to shop for personalized loans and quotes from multiple **lenders** without the inconvenience and intrusiveness of filling out **loan applications** or calling a succession of **lenders** !" LoanHound debuts as the first of several planned **online** loan products from Fluential Systems Inc., a company formed by Glass in May 1998 and...

9/3,K/32 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1250658 LATU055  
**Intuit's QuickenMortgage 2.0 Debuts Today and Offers a \$225 Rebate to Online Loan Applicants**

DATE: March 31, 1998 08:02 EST WORD COUNT: 802

... debuts the second version of its site. The new version expands QuickenMortgage to include an **online mortgage application**, five new **lenders** and direct access to over 500,000 home listings in the US. QuickenMortgage, an award-winning web service, offers consumers **one - stop shopping** for competitive, low price mortgages from eleven of the nation's leading lenders. The rebate...

9/3,K/33 (Item 1 from file: 625)  
DIALOG(R)File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0044143  
**Pennsylvania Task Force Comes Down in Middle Of Realtor-S&L Dispute**  
American Banker - October 21, 1985, Monday; Pg. 6  
WORD COUNT: 361

BYLINE:  
By A. JOSEPH NEWMAN JR.

TEXT:  
...note, however, that while thrifts were trying to expand into real-estate brokerage, real estate **brokers** also were in the process of expanding their services.

Some **networks**, the task force said, "can take a (home) buyer through **loan application**, origination, **processing**, and closing." It specifically cited the Sears Financial **Network**, "which sells securities through Dean Witter, insurance through Allstate, and real estate through Coldwell Banker," as an example of organizations that have attempted "to become **one - stop** financial service shopping centers."

9/3,K/34 (Item 1 from file: 267)  
DIALOG(R)File 267:Finance & Banking Newsletters  
(c) 2004 The Dialog Corp. All rts. reserv.

04547483  
**Pros Offer Tips for Selling Mortgages Online**  
Roland Jones  
Web Finance  
March 29,1999 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: SECURITIES DATA PUBLISHING  
LANGUAGE: ENGLISH WORD COUNT: 629 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:  
...of companies hang up their shingles at one site, and more advanced sites

offering a **one - stop shop** for mortgages.

However, Web sites that are simply lead generation sites, or marketing tools to...the way people compete online," he said.

Rodgers also suggested best practices for selling mortgages **online** , including offering a real-time function for customers displaying the status of a **loan application** , and making sure an **agent** is always available to give a rapid response to customer inquiries. Another good practice is...

16/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2537965 Supplier Number: 02537965 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Keystroke Licenses its Web Technology to WAMU**  
**(Washington Mutual has acquired a license for Keystroke Financial's**  
**mortgage Website loan origination technology)**  
Mortgage Technology, v 6, n 3, p 10  
May 1999  
DOCUMENT TYPE: Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 245

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Wamu into the ranks of Countrywide, Bank of America and the few other top mortgage **lenders** offering consumers the opportunity to **apply** for a **mortgage** completely **online** .

photo omitted

It also positions Wamu to match the Web functionality of well-publicized California...

16/3,K/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2518662 Supplier Number: 02518662 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**LSI Buying AssetLink Financial**  
**(For an undisclosed amount, Lender's Service has purchased AssetLink**  
**Financial)**  
National Mortgage News, v 23, n 42, p 3  
July 05, 1999  
DOCUMENT TYPE: Journal ISSN: 1050-3331 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 335

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...already in its portfolio. LSI is currently developing an integrated platform that will combine automated **loan processing** with **web** -based browser technology. Thus, by using their web browser, **lenders** will be able to request a full range of services from LSI.

AssetLink will continue...

16/3,K/3 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2511464 Supplier Number: 02511464 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Myers Bringing Auctions Online**  
**(Myers Internet Services offers auction functionality online)**  
National Mortgage News, v 23, n 41, p 32

June 28, 1999  
DOCUMENT TYPE: Journal ISSN: 1050-3331 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 137

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...website.

The site is called loanapp.com.

This site will allow consumers to complete a **loan application online**  
and allow **lenders / brokers** to place bids.

The site is free to mortgage applicants.  
Mortgage companies using loanapplcom will...

**16/3,K/4 (Item 4 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2511324 Supplier Number: 02511324 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Finet and Getsmart Partner Online**  
**(FiNet.com Inc forms strategic alliance with GetSmart.com combining Finet's back-end processing with the latter's lead generation capabilities)**  
Mortgage Marketplace, v 22, n 26, p 2  
June 28, 1999  
DOCUMENT TYPE: Newsletter ISSN: 0744-3927 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 270

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...flows of consumers coming to the site," McNamara said. According to GetSmart's estimates, the **Web site processed 458,000 loan leads for 120 lenders**.

Mark Korrell, chairman and CEO of FiNet.com, said that the company's automated underwriting...

**16/3,K/5 (Item 5 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2491637 Supplier Number: 02491637 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**NetEarnings To Bring Web Loans To Small Businesses**  
**(NetEarnings introduced LoanWise, an Internet-based instant-approval small business loan service)**  
Financial Modernization Report, v 10, n 24, p 1  
June 14, 1999  
DOCUMENT TYPE: Newsletter ISSN: 1086-0789 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 439

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

Another Internet loan **broker** will be rolling out a **Web** site where customer **loan applications** can be auctioned off to the bank with the lowest bid, but the firm will...

**16/3,K/6 (Item 6 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 Resp. DB Svcs. All rts. reserv.

2482976 Supplier Number: 02482976 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**In Brief: Internet Expert Sets Up Application Web Site**

**(Myers Internet Services Inc creates Internet site allowing consumers to apply for loans online and lenders and brokers to bid for loans)**

American Banker, v 164, n 110, p 13

June 10, 1999

DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 132

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**(Myers Internet Services Inc creates Internet site allowing consumers to apply for loans online and lenders and brokers to bid for loans)**

TEXT:

...Myers Internet Services Inc. has established a Web site to let customers fill out a **loan application on - line** and **lenders and brokers** to place bids for the loans.

The site will be free to mortgage applicants. Companies...

**16/3,K/7 (Item 7 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 Resp. DB Svcs. All rts. reserv.

2455878 Supplier Number: 02455878 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**US credit markets to enter hyper-growth**

**(Online credit markets are poised to explode; by 2003, some 8.9 mil credit cards and bank loans will be acquired via the Internet)**

Distribution Management Briefing, p 14

April 1999

DOCUMENT TYPE: Newsletter (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 981

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...will precipitate a homogenisation of rates and terms removing much of the mystery surrounding home **mortgages** and **refinancing**.

In short, the **Internet** will create a more transparent and efficient mortgage market. **Lenders** believe that sales and marketing costs could fall by as much as 40 percent which...

**16/3,K/8 (Item 8 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 Resp. DB Svcs. All rts. reserv.

2438956 Supplier Number: 02438956 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Washington Mutual Using Technology From Keystroke**  
**(Washington Mutual has strategic affiliation with Keystroke Financial to**  
**license Keystroke's mortgage website loan origination technology)**  
National Mortgage News, v 23, n 30, p 15  
April 12, 1999  
DOCUMENT TYPE: Journal ISSN: 1050-3331 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 386

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Mutual into the ranks of Countrywide, Bank of America and the few other top mortgage **lenders** offering consumers the opportunity to **apply** for a **mortgage** completely **online** .

It also positions the Seattle-based financial institution to match the Web functionality of well...

**16/3,K/9 (Item 9 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
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2420510 Supplier Number: 02420510 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Market Street Does Retail Because it Works**  
**(Market Street Mortgage originated \$2.1 billion in mortgage loans, all in**  
**retail, in 1998; an overview of the company)**  
Mortgage Marketplace, v 22, n 14, p 1  
April 05, 1999  
DOCUMENT TYPE: Newsletter; Company Overview ISSN: 0744-3927 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 830

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...of what is in our portfolio is sub-servicing."

Another business trend lays within the **Internet** -assisted **loan application process** , Johnson said. The loan officers often use the **lender** 's Web site, [www.marketstreetmortgage.com](http://www.marketstreetmortgage.com), as a tool to retrieve customers' financial information for...

**16/3,K/10 (Item 10 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2415601 Supplier Number: 02415601 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Fannie Mae Testing Lender-Broker Link on Internet**  
**(Fannie Mae to test program in effort to improve its access to lenders,**  
**brokers that serve people on-line)**  
American Banker, v 164, n 61, p 9  
March 31, 1999  
DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 368

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...long-term Desktop Originator lenders," Mr. Williams said. CrossLand, already a client of LION, said **brokers** will now have the option of submitting **loan applications** directly from the **Web** site. ...

16/3,K/11 (Item 11 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2410684 Supplier Number: 02410684 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Slow Home Computers an Obstacle to Internet Originations**  
(Some \$4 bil of mortgages were originated on-line in 1998, or 0.3% of the total \$1.4 tril in originations; Countrywide Credit Industries is still the only major mortgage lender taking applications on - line )  
American Banker, v 164, n 58, p 12A  
March 26, 1999  
DOCUMENT TYPE: Newspaper; Industry Overview ISSN: 0002-7561 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1068

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...(the total \$1.4 tril in originations; Countrywide Credit Industries is still the only major mortgage lender taking applications on - line )

ABSTRACT:

...the total \$1.4 tril in originations. Countrywide Credit Industries is still the only major **mortgage lender** taking **applications on - line** . But boosters of electronic commerce believe it is just a matter of time before the...

TEXT:

...a record \$1.4 trillion year.

Surprisingly, Countrywide Credit Industries is still the only major **mortgage lender** taking **applications on - line** . " **Mortgage lenders** have not gotten up to speed like they should have already on the net," said ...

16/3,K/12 (Item 12 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2400785 Supplier Number: 02400785 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Mortgage Industry Slow to Exploit Internet**  
(Most mortgage companies have yet to develop a successful online program; some hurdles to entry include channel conflict)  
Web Finance, p N/A  
March 15, 1999  
DOCUMENT TYPE: Newsletter (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1365



(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...to Franco, at present mortgage companies are struggling with how to make use of the **Internet** in the **mortgage** origination **process** without alienating their existing **broker** sales channels.

" **Brokers** are asking what value they will bring to the process of acquiring a mortgage in...

...comfortable doing business online, and as technologies that enable consumers to apply for and complete **Web**-based **mortgage** **applications** become more commonplace, the role of the mortgage **broker** will be significantly diminished.

Such fears are groundless, according to Sean Marsh, vice president of...

16/3,K/13 (Item 13 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2373474 Supplier Number: 02373474 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Internet No Threat to Mortgage Brokers Comp, Yet**

(In 1998 total value of loan originations passed \$1 tril, and online originations accounted for less than 2% of that; by 2005, the market is expected to originate about \$4 tril in originations, and the Internet could account for 33% of that figure)

Mortgage Marketplace, v 22, n 07, p 1

February 15, 1999

DOCUMENT TYPE: Newsletter ISSN: 0744-3927 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 496

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...that unlike stock trading, the Internet may not allow a borrower to eliminate the mortgage **broker** from the **loan** seeking **process** completely.

"Even though **on - line** trading is growing in popularity, there are a lot of fixed costs (involved) in assembling...

16/3,K/14 (Item 14 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2366096 Supplier Number: 02366096 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**"You're Preapproved . . . For a Mortgage"**

(A number of companies now take mortgage applications via Web sites, as discount brokers look for ways to supplement their income by providing other services to existing customers)

US Banker, v 109, n 1, p 26+

January 1999

DOCUMENT TYPE: Journal ISSN: 0148-8848 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1900

(A number of companies now take mortgage applications via Web sites, as discount brokers look for ways to supplement their income by providing other services to existing customers)

ABSTRACT:

A number of companies now take mortgage applications via Web sites, as discount brokers look for ways to supplement their income by providing other services to existing customers. Under...

16/3,K/15 (Item 15 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
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2354404 Supplier Number: 02354404 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Equity One sees tailored pricing for third parties as key**  
**(Equity One Credit Corp reduces delinquency rate by providing flexible pricing structures and efficient contact with customers; has had less than \$100,000 in losses)**

Origination News, v 8, n 4, p 38  
January 1999

DOCUMENT TYPE: Journal ISSN: 1083-8481 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 495

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Equity One plans to invest more in technology in the near future, he said. The lender anticipates having an Internet site that will allow consumers to apply for mortgage loans online .

"There will be a day when everyone will have the ability to make all mortgage...

16/3,K/16 (Item 16 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
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2352480 Supplier Number: 02352480 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**FT mortgage takes precautions on web site growth**  
**(FT Mortgage Co's mortgage banks originated \$20.3 bil in mortgage loans in 1998, up from \$10.6 bil in 1997)**

Mortgage Marketplace, v 22, n 04, p 1  
January 25, 1999

DOCUMENT TYPE: Newsletter ISSN: 0744-3927 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 866

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...see, but there are some things that loan officers can do right now, like download on - line loan application information and run it through an automated underwriting program. Porter said the information is as current as the previous night.

Loan officers do...

16/3,K/17 (Item 17 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2325594 Supplier Number: 02325594 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**New Agreements**

**(LendingTree adds new financial institutions to its online LendingTree Network; enters partnership with Snap)**

Mortgage Technology, v 5, n 6, p 9

November 1998

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 279

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...rapid growth in our LendingTree Network is exciting because it validates our belief that the **Web** will redefine the **loan process** by providing **lenders** and borrowers with an efficient channel to reach one another.

"When we designed our business...

16/3,K/18 (Item 18 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2318808 Supplier Number: 02318808 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**DLJdirect, E-Loan Strike Deal**

**(DLJdirect signs deal with Internet mortgage company E-Loan, with DLJdirect offering mortgage services to its customers through hyperlink to E-Loan)**

FutureBanker, v 2, n 11, p 12

November 1998

DOCUMENT TYPE: Journal; News Brief ISSN: 1092-9061 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 130

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...to E-Loan, enabling investors to search for mortgage loan rates, obtain customized quotes and **apply** for a **mortgage on - line**. The **on - line broker** will allow investors to use the value of their investment portfolios as collateral for residential...

16/3,K/19 (Item 19 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2285650 Supplier Number: 02285650 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**GHR Systems and First Mortgage Net Strike Tech Agreement**

**(First Mortgage Network and GHR Systems have technology sharing and marketing agreement)**

National Mortgage News, v 23, n 5, p 56

October 19, 1998

DOCUMENT TYPE: Journal ISSN: 1050-3331 (United States)

LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 464

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the mortgage business in general, choose a loan program and rate/point combination, and either **apply** for a **loan on - line** or contact the **lender** for more information.

" **Lenders** are looking for a Web-based solution that goes beyond 'brochure-ware,'" said Allan Redstone...

**16/3,K/20 (Item 20 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2279299 Supplier Number: 02279299 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Lending Tree Partners With CNET and NBC**  
**(LendingTree adds new financial concerns to its LendingTree Network; also announces partnership with Snap, Internet portal service)**  
National Mortgage News, v 23, n 3, p 23  
October 12, 1998  
DOCUMENT TYPE: Journal ISSN: 1050-3331 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 437

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...rapid growth in our LendingTree Network is exciting because it validates our belief that the **Web** will redefine the **loan process** by providing **lenders** and borrowers with an efficient channel to reach one another.

"When we designed our business...

**16/3,K/21 (Item 21 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
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2263356 Supplier Number: 02263356 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Tricor Tossing Itself a Net**  
**(Tricor Mortgage to likely offer customers lower rates for online mortgage applications)**  
Mortgage Marketplace, v 21, n 37, p 1+  
September 28, 1998  
DOCUMENT TYPE: Newsletter ISSN: 0744-3927 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 346

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...so swamped with business, that it will likely offer customers a lower rate if they **apply** for a **mortgage** over the **Internet**, making Tricor one of the first **lenders** to offer such a break for borrowers.

"We're just not going to be able...

16/3,K/22 (Item 22 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2260086 Supplier Number: 02260086 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Genesis 2000 introduces WebBuilder**  
(Genesis 2000 Inc introduces WebBuilder, a software product that allows mortgage brokers to set up their own websites)  
Origination News, v 7, n 138, p 112  
September 1998  
DOCUMENT TYPE: Journal ISSN: 1083-8481 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 548

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...email sources required) to notify them when a specific loan product is available through the lender .

WebApp is an included online loan application taker using a secure server. QuickApp takes short form applications through the same secure server...

16/3,K/23 (Item 23 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2245104 Supplier Number: 02245104 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**BankBoston: an Internet Loner**  
(BankBoston, one of the market's most active mortgage lenders on the Internet, will develop home pages for each of its loan officers so they will be able to cross sell better)  
Mortgage Marketplace, v 21, n 35, p 1  
September 14, 1998  
DOCUMENT TYPE: Newsletter ISSN: 0744-3927 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 847

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

Many lenders face the choice between taking mortgage applications over their own Internet site or linking to a multi-lender site.

The opportunity for cross selling and marketing may lead BankBoston, one of the market...

16/3,K/24 (Item 24 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2228746 Supplier Number: 02228746 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**QuickenMortgage Launches Its Website on America Online Channel**  
(Intuit's QuickenMortgage launched site on America Online's personal finance channel; deal is covered under a three year, multimillion dollar

**contract)**

National Mortgage News, v 22, n 47, p 24  
August 17, 1998  
DOCUMENT TYPE: Journal ISSN: 1050-3331 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 312

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...mortgage loan shoppers to make apples-to-apples loan comparisons between loans from eleven national **lenders** and **apply** for a **mortgage online** . Through its alliance with Cyberhomes consumers can access 600,000 home listings.

The company reports...

**16/3,K/25 (Item 25 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
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2222805 Supplier Number: 02222805 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Microsoft Launches Home Buyer Site; Links to Three Mortgage Lenders**  
**(Microsoft has launched a version of its real estate and mortgage website that will be previewed)**

National Mortgage News, v 22, n 46, p 33  
August 10, 1998  
DOCUMENT TYPE: Journal ISSN: 1050-3331 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 513

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...for a mortgage online. QuickenMortgage currently offers 15, including all three of HomeAdvisor's charter **lenders** . Ms. Berkley also criticized HomeAdvisor for failing to offer an **online mortgage application** .

"We have no intention of becoming a mortgage banker," Microsoft group project manager Larry Cohen...

**16/3,K/26 (Item 26 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
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2219695 Supplier Number: 02219695 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Loans Approved Over The Web**

**(ARC Systems will announce this week that Fidelity Funding Mortgage and Platinum Capital Group will license its Internet automated mortgage underwriting program)**

InternetWeek, p 22  
August 10, 1998  
DOCUMENT TYPE: Journal; News Brief ISSN: 0746-8121 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 67

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...that Fidelity Funding Mortgage Corp. and Platinum Capital Group will license its Internet automated mortgage **underwriting** program. The system is designed to provide consumer access to **loan application** approvals through secure **Web** sessions. Today, mortgage **brokers** use proprietary systems for loan approvals, but ARC aims to provide technology platforms for lenders...

16/3,K/27 (Item 27 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2197406 Supplier Number: 02197406 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**An Internet origination firm outsources its processing  
(Intuit's QuickenMortgage to turn over its loan processing to First  
Mortgage Network)**

Origination News, v 7, n 10, p 35

July 1998

DOCUMENT TYPE: Journal ISSN: 1083-8481 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 447

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...online broker, QuickenMortgage has so far secured licenses in 46 states.

The eleven participating QuickenMortgage **lenders** will now have the option of using FMN to **process loans** generated through QuickenMortgage ( **www** .quickenmortgage.com) or continuing to process them in-house.

First Mortgage Network offers a variety...

16/3,K/28 (Item 28 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2130099 Supplier Number: 02130099 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Net.Bank Wants Clients On-Line, Not in Line  
(Atlanta Internet Bank serves 9,400 customers and currently has \$181 mil in  
assets as all-Internet bank held by NetBank)**

American Banker, v CLXIII, n 76, p 14

April 23, 1998

DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1327

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...and our shareholders higher profitability," Mr. Grimes said.

Future revenue opportunities could come from selling **on - line mortgage application** software to **brokers** and from establishing a partnership with a travel planner to serve customers over the Internet...

16/3,K/29 (Item 29 from file: 9)

DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2126562 Supplier Number: 02126562 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Alltel's 'Loan Machine' Aims to Streamline Refinancings**  
**(Front-End Systems launches the InterAct Loan Machine; this system is**  
**designed to boost loan origination capacity)**  
National Mortgage News, v 22, n 30, p 45  
April 20, 1998  
DOCUMENT TYPE: Journal ISSN: 1050-3331 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 361

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...integrated with all other Alltel products.

Alltel also has announced the completion of a 1003 **mortgage application** developed for the **Internet**. This technology, customized for individual mortgage **lenders**' websites, allows a borrow to complete a mortgage application to the lender, and receive approval...

...lenders with tools to exploit new loan origination channels."

Once a borrower completes the 1003 **loan application on - line**, it is routed to the **lender** to begin the approval process immediately, unlike in the case of traditional methods where loan...

16/3,K/30 (Item 30 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

2109035 Supplier Number: 02109035 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Fear Of Online Lending**  
**(Lenders are predicted to spend \$927 mil on online banking technology by**  
**2002, vs \$798 mil in 2000 and \$336 mil in 1998)**  
Collections & Credit Risk, v 3, n 4, p 34+  
April 1998  
DOCUMENT TYPE: Journal; Cover Story ISSN: 0192-1541 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2868

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...lending will begin in 1998, the publication forecasts, with 11% of the top 150 taking **online credit card applications**, and 8% **mortgage applications**.

However, the long-term potential may be greater for smaller **lenders**. Online lending would allow mid-size and community banks and credit unions to compete directly...

16/3,K/31 (Item 31 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

1987458 Supplier Number: 01987458 (USE FORMAT 7 OR 9 FOR FULLTEXT)



**Intuit Launches QuickenMortgage Online**

(Intuit is teaming with six of the nation's top 25 lenders to launch its Web-based QuickenMortgage service)

Newsbytes News Network, p N/A

November 05, 1997

DOCUMENT TYPE: Journal ISSN: 0983-1592 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 505

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...customers seeking to refinance can pre-qualify in minutes with one of the six charter lenders, and even start the mortgage application process online," he said. For consumers who are not yet ready to get a loan, Harris said...

**16/3,K/32 (Item 32 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 Resp. DB Svcs. All rts. reserv.

1979099 Supplier Number: 01979099

**SBA Test Lets Lenders Process Loans on Net**

(Small Business Administration tests program that enables banks to process loans of less than \$10,000 over Internet)

American Banker, v 162, n 207, p 19

October 27, 1997

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

**ABSTRACT:**

...to process loans under \$10,000 over the Internet. Six of the SBA's 18 lenders that use its Fastrak program intend to process such loans on - line. The 2-yr-old pilot Fastrak program allows lenders to make their own decisions to make loans under \$100,000, but only 50% of...

**16/3,K/33 (Item 33 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 Resp. DB Svcs. All rts. reserv.

1893829 Supplier Number: 01893829 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Taking Lending To the Streets**

(Dime Savings Bank (New York, NY) has introduced automated loan machines in hospitals and shopping malls that provide loans to consumers in much the same way as vending machines do candy bars)

Collections & Credit Risk, v 2, n 7, p 10

July 1997

DOCUMENT TYPE: Journal ISSN: 0192-1541 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 443

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...such competitors as Chase, which has more than \$303 billion in assets.

A number of lenders are experimenting with Internet loan applications, but Dime's effort combines a standard telephone system

approach with the physical presence of...

16/3,K/34 (Item 34 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

1893487 Supplier Number: 01893487 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Building The On-Line Mortgage**  
(Only \$217 mil in on-line mortgages were outstanding in 1996, expected to grow to \$265 mil in 1997, out of more than \$3 trillion in total outstanding home mortgages)  
Financial Service ONLINE, p 29+  
July 1997  
DOCUMENT TYPE: Journal; Cover Story ISSN: 0746-892X (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3407

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...would be under the various fixed, adjustable and balloon options.

Once consumers have selected their **mortgages**, they complete **applications on - line** and transmit them electronically to the **lenders**. In the case of Eastern Financial, an application takes less than five minutes to fill ...from consumers and could have that feature available by year end, officials say.

Sample Of Lender	On - Line Mortgage Applications Received	Programs Completed Mortgage	Approval Time
America's Discount American...	200-300	5	Under two hours

...Fiserv Mortgage Products Division, South Bend, Ind., which allows mortgage originators to place an interactive **loan application** on the **Internet**, creating a link among consumers, correspondents and **brokers**.

\* The commercial availability of artificial intelligence-based technology that was developed for the American Finance...

16/3,K/35 (Item 35 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

1719769 Supplier Number: 01719769 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Appro Drives Onto The Internet**  
(Appro Systems to bring an underwriting capability to IBM's Auto Loan Exchange (ALX))  
Bank Technology News, v 10, n 1, p 13  
January 1997  
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 163

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...bring an underwriting capability to IBM's Auto Loan Exchange (ALX). ALX connects borrowers and **lenders** through an **Internet** clearinghouse. Auto buyers **apply** for **loans** on a workstation located at the auto dealership, and are notified of the lender's...

16/3,K/36 (Item 36 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

1656634 Supplier Number: 01656634  
**Reluctant Realtors Finding It Pays to Go On-Line**  
**(Realtors are making increased use of the Internet and other online marketing tools, despite some initial reluctance)**  
American Banker, v CLXI, n 222, p 7  
November 19, 1996  
DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:  
...products available, with the system generating \$15 mil in loans in 10/96. Still, most **agents** say complete use of the **Internet** for receipt and **processing** of **mortgage applications** is still a long way off.  
...

16/3,K/37 (Item 37 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

1612773 Supplier Number: 01612773 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Freddie Mac Readies Second Generation Of Loan Prospector**  
**(Federal Home Loan Mortgage Corp introduces its 2nd generation of automated underwriting with new automated appraisal program)**  
Mortgage-Backed Securities Letter, v 11, n 28, p 2+  
July 08, 1996  
DOCUMENT TYPE: Newsletter (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 485

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...underwriting.

That second generation, according to Peter Maselli, Freddie Mac's vice president of automated **underwriting**, is about to do to the **mortgage process** what the **Internet** has done for computers: Totally change the information flow and the way people do business...

16/3,K/38 (Item 38 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

1441528 Supplier Number: 01441528 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Bulletin...IN THE GAME**  
**(CompuServe to enhance its financial services offerings that will include on-line banking)**  
Card Fax, v 96, n 51, p 1

March 21, 1996  
DOCUMENT TYPE: Newsletter (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 179

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...with more than 4 mil subscribers, allows users to purchase securities on-line through discount **brokers** Quick & Reilly and E\*Trade. It also provides **mortgage** information and **applications** through several **mortgage** bankers. The **on - line** banking enhancements are expected to expand CompuServe's securities and mortgage offerings.

...

**16/3,K/39 (Item 39 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

1255016 Supplier Number: 01255016

**New MixStar Service Lets Lenders Go Shopping for Mortgages On-Line**  
**(MixStar introduces LoanVault on-line service for lenders to search for loan applications)**

American Banker, v CLX, n 148, p 10

August 03, 1995

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

MixStar Inc has launched LoanVault, a service in which **lenders** can search **on - line** for **loan applications**. The **loans** must be submitted to LoanVault as Contour Software loan application files. The service can be...

**16/3,K/40 (Item 40 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

1232926 Supplier Number: 01232926

**Insurance Applications Via America Online**  
**(Independence Mortgage Corp of America will use America Online to send mortgage insurance applications to PMI Mortgage Insurance)**

American Banker, v CLX, n 126, p 16

July 03, 1995

DOCUMENT TYPE: Journal; News Brief ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

Independence Mortgage Corp of America, a Florida-based **lender**, will begin using America **Online** to transmit **mortgage insurance applications** to PMI **Mortgage Insurance**. It will be the first known time that a commercial online service has been...

**16/3,K/41 (Item 41 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 Resp. DB Svcs. All rts. reserv.

1059068 Supplier Number: 01059068

**California Company to Automate Mortgage Loans via America Online  
(Mixstar Inc has designed an electronic data interchange system to provide  
mortgage information via America Online)**

American Banker, v CLIX, n 193, p 1+

October 06, 1994

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

**ABSTRACT:**

...which should be offered 12/94, is designed to end paper communications and accelerate the **mortgage** origination **process**. **America Online** has 1+ mil subscribers. **Brokers** will be able to send loan packages, loan status information, product details and other information...

**16/3,K/42 (Item 42 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)

(c) 2004 Resp. DB Svcs. All rts. reserv.

1047643 Supplier Number: 01047643

**Mortgage Insurer PMI Signs with Data Network**

**(Computer Power Inc obtains an agreement with PMI Mortgage Insurance to  
provide computerized network services)**

American Banker, v CLIX, n 168, p 15

August 31, 1994

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

**ABSTRACT:**

...of residential mortgages, has signed up for the service in an effort to make the **mortgage** origination **process** quicker. The **network** is designed to link **lenders** with mortgage insurers, appraisal firms, servicers, credit bureaus and any others involved in mortgage origination ...

**16/3,K/43 (Item 1 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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02357327 10488237

**Lending to ... Internet-related concerns**

Ream, Bryan

Journal of Lending & Credit Risk Management v79n3 PP: 48-55 Nov 1996

ISSN: 1088-7261 JRNL CODE: CBL

...ABSTRACT: able to handle swift changes in the technology marketplace. There are many issues a commercial **lender** must address to fully analyze an **Internet** -related **loan application**; the number of issues varies according to the borrower's intent. The easiest application for...

**16/3,K/44 (Item 2 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01890163 05-41155

**Auto lending: Banks speed onto on-line highway**

Marlin, Steven

Bank Systems & Technology v36n1 PP: 28-34 Jan 1999

ISSN: 1045-9472 JRNL CODE: BSE

...ABSTRACT: million vehicle purchases in 1997. That is projected to double in 1999. Major car finance **lenders** are providing **online loan applications** via these services. NationsBank has 3 Internet-based auto-buying services of its own - CarFinance...

**16/3,K/45 (Item 3 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01863298 05-14290

**The Internet and mortgage banking: Joining the e-revolution**

Mozilo, Angelo R

Mortgage Banking v59n10 PP: 15-16 Jul 1999

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 843

...TEXT: iOwn.com (formerly HomeShark), to name a few. Some of the more sophisticated sites take **online mortgage applications** in addition to playing the role of mortgage **broker** and educator.

In most cases, the aggregators do not have highly developed loan processing capabilities...

**16/3,K/46 (Item 4 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01849374 05-00366

**The selling of two systems**

DeMuth, Jerry

Mortgage Banking v59n7 PP: 16-21 Apr 1999

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 3648

...TEXT: DU licensees and their sponsored brokers, who could then sell loans to any of those **lenders** over the **Internet**. The **loans** would be **processed** through DU.

While Fannie Mae and Freddie Mac seek to distinguish themselves and their AU...

**16/3,K/47 (Item 5 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01833936 04-84927

**Washington Mutual plans to boost Internet service**

Nelson, Kristi

Bank Systems & Technology v36n6 PP: 49 Jun 1999

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 427

...TEXT: ourselves," Davis said.

In the fourth quarter, Wamu will be added to Ke,vstroke's **mortgage**

**application** site ( **www** .keystroke.com), which features more than 200 mortgage **lenders** .

Although Wamu had a proprietary automated underwriting system, called wamuloanworks, the bank lacked a cogent...

**16/3,K/48** (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01833934 04-84925

**Web-based originations expected to escalate**

Nelson, Kristi  
Bank Systems & Technology v36n6 PP: 48 Jun 1999  
ISSN: 1045-9472 JRNL CODE: BSE  
WORD COUNT: 617

...TEXT: the envelope to gain a lead over traditional players, which have been slow to put **mortgage applications** on their **Web** sites, he said.

One reason for the lag among conventional **lenders** is channel conflict issues, Punishill noted. "They're going to have to lower their prices..."

**16/3,K/49** (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01825756 04-76747

**Strategic small cap investing**

Bergsman, Steve  
Chief Executive n144 PP: 18 May 1999  
ISSN: 0160-4724 JRNL CODE: CHE  
WORD COUNT: 816

...TEXT: Compaq's Internet search engine. At Intuit, Mortgage.com provides a back-office solution-originating, **processing** , and **underwriting mortgages** -for its QuickenMortgage **Web** site.

Ultimately, the plan for AltaVista appears to be to carve it out and take ...

**16/3,K/50** (Item 8 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01806427 04-57418

**Refinancers crave cash on top of lower monthly payments**

Follain, James; Lekkas, Vassilis; Lehman, H Jane  
Secondary Mortgage Markets v16n1 PP: 28-33 Apr 1999  
ISSN: 0740-4271 JRNL CODE: SCM  
WORD COUNT: 2220

...TEXT: stands to reason, given that information technology is reducing the cost both of searching among **lenders** and of **processing loan applications** (see " **Online Mortgage Business Puts Consumers in Driver's Seat**," page 2). Many consumers, especially those who refinanced...

16/3,K/51 (Item 9 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01805242 04-56233  
**New online options for home loans**  
Feldman, Judy  
Money v28n4 PP: 182 Apr 1999  
ISSN: 0149-4953 JRNL CODE: MON  
WORD COUNT: 314

...TEXT: homeadvisor.com), where you'll find comprehensive calculators to help you compare options from various **lenders** for free. You can then **apply** for the **loan online**, which costs \$250 at either site. -JUDY FELDMAN

16/3,K/52 (Item 10 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01798250 04-49241  
**Wachovia employs filtering system**  
Kapsales, Maria  
Bank Systems & Technology v36n4 PP: 44 Apr 1999  
ISSN: 1045-9472 JRNL CODE: BSE  
WORD COUNT: 344

...TEXT: proprietary filtering system from LendingTree, Charlotte, N.C., to direct targeted borrowers quickly into the **underwriting** system.

Joining an estimated 5% of **lenders** that have taken **loan applications** to the **Internet**, Wachovia was wrapping up the installation of the software at presstime, according to Lawrence G...

16/3,K/53 (Item 11 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01797900 04-48891  
**Hello Mortgage.com**  
Bergsman, Steve  
Mortgage Banking v59n6 PP: 18-25 Mar 1999  
ISSN: 0730-0212 JRNL CODE: MOB  
WORD COUNT: 3973

...TEXT: private-label mortgage call center solution/Internet facility, which allows banks, credit unions and mortgage **lenders** to offer remote (telephone and **Internet**) **mortgage** counseling, **mortgage application** and **mortgage** origination services on a fee basis.

NetBank, an Internet bank based in Atlanta, went public...point of sale in the wholesale environment.

The site is designed to increase communications between **brokers** and **lenders**. It's intended to simplify the **mortgage** lending **process** by providing an **Internet** "meeting room" in which **lenders** can quickly and easily review loan applications, automated underwriting evaluations, credit



reports and loan locks...

**16/3,K/54 (Item 12 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01796520 04-47511

**4 tech trends to watch**

Valentine, Lisa

ABA Banking Journal v91n3 PP: 46-52 Mar 1999

ISSN: 0194-5947 JRNL CODE: BNK

WORD COUNT: 2114

...TEXT: explains Mike Piombino, director of marketing for Eastern Software, Inc., Macon, Ga.

The way you **process** and close **loans** through the **Internet**, the call center, **brokers**, and the traditional retail network is different. With workflow automation, lenders can modify software to...

**16/3,K/55 (Item 13 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01720304 03-71294

**Web app servers**

Copeland, Ron

Informationweek n704 PP: A1-A6 Oct 12, 1998

ISSN: 8750-6874 JRNL CODE: IWK

WORD COUNT: 2222

...TEXT: increase business volume, says David Rae, a Norwest systems architect. Norwest deployed a self-- service **Web application** that lets **mortgage brokers** instantly qualify high-risk mortgages.

"We're getting data directly from a broker's computer..."

**16/3,K/56 (Item 14 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01719274 03-70264

**IT investments pay off during mortgage boom**

Cole-Gomolski, Barb; King, Julia

Computerworld v32n42 PP: 1, 16 Oct 19, 1998

ISSN: 0010-4841 JRNL CODE: COW

WORD COUNT: 602

...TEXT: said most banks have been slow to automate the mortgage loan process.

For instance, many **lenders** now allow customers to **apply** for a **loan** over the **Internet**. That helps to bring in business, but some parts of the mortgage business aren't...

**16/3,K/57 (Item 15 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)  
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01708497 03-59487

**Lenders capitalize on mortgage boom online**

Scheier, Robert L

Computerworld v32n39 PP: 43, 45 Sep 28, 1998

ISSN: 0010-4841 JRNL CODE: COW

WORD COUNT: 393

...ABSTRACT: getting a mortgage. The competition among these companies is fierce. Only a small fraction of **mortgages** are now **processed online**. E- **Loan** Inc. is a mortgage **broker** that actually processes the mortgage application and earns a fee for each transaction.

**16/3,K/58 (Item 16 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01706536 03-57526

**Toward a unified view of electronic commerce**

Riggins, Frederick J; Rhee, Hyeun-Suk

Communications of the ACM v41n10 PP: 88-95 Oct 1998

ISSN: 0001-0782 JRNL CODE: ACM

WORD COUNT: 4227

...TEXT: Countrywide Home Loans, Inc. developed the Platinum Lender Access system that links banks and mortgage **brokers** to Countrywide's internal **intranet** to improve the **mortgage application process** [9]. This intranet allows the **lender** 's trading partners to check the status of specific loan requests, inquire into the history...

**16/3,K/59 (Item 17 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01705321 03-56311

**Should you be on a multilender Web site?**

Valentine, Lisa

ABA Banking Journal v90n9 PP: 69-74 Sep 1998

ISSN: 0194-5947 JRNL CODE: BNK

WORD COUNT: 1821

...TEXT: with offers from more than one lender.

E-Loan. Instead of passing consumers onto a **lender** once they've gathered **application** information, E- **Loan** ( [www.eloan.com](http://www.eloan.com)) nurses the borrower from application to closing, performing a full range of brokerage...

**16/3,K/60 (Item 18 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01685125 03-36115

**Online lending-- not business as usual**

Sindell, Kathleen

Mortgage Banking v58n11 PP: 36-44 Aug 1998

ISSN: 0730-0212 JRNL CODE: MOB  
WORD COUNT: 5233

...TEXT: the individual's loan criteria. The QuickenMortgage program allows the consumer to select only one **lender** .

Next the consumer completes an **online loan application** . Information from the financial profile is used in this form so consumers do not have...

**16/3,K/61 (Item 19 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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01685117 03-36107  
**A hands-on guide to Mortgage Banking Internet sites**  
Sindell, Kathleen  
Mortgage Banking A Hands-On Guide to Mortgage Banking Internet Sites  
Supplement PP: 1-5+ Aug 1998  
ISSN: 0730-0212 JRNL CODE: MOB  
WORD COUNT: 1170

...TEXT: Mae's Homepath (<http://www.homepath.com>), which has links to about 100 mortgage **lenders** . Examples of some of the resources and tools available include:

**Online mortgage applications** ( [www .homeloan.com](http://www.homeloan.com))  
Information on hundreds of **lenders** ([mortgage-source.com](http://mortgage-source.com))  
Homebuyer advice (<http://www.truelink.com>)  
Consumer advice on which loan type...

**16/3,K/62 (Item 20 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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01683167 03-34157  
**Technology helps lenders flex with market changes, customer needs**  
Strickland, Ross M  
Bank Systems & Technology v35n9 PP: 58 Sep 1998  
ISSN: 1045-9472 JRNL CODE: BSE  
WORD COUNT: 726

...TEXT: us to outreach. Dial-up access means that lenders in a home office, or field **agents** armed with laptops, can **process loans** instantly. **Webster** Bank is taking advantage of electronic access to bring virtually "painless," instant mortgage lending to...

**16/3,K/63 (Item 21 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01674819 03-25809  
**Examining electronic mortgage networks**  
Clayton, Michelle  
America's Community Banker v7n7 PP: 14-20 Jul 1998

ISSN: 1082-7919 JRNL CODE: SLN  
WORD COUNT: 2965

...TEXT: as aggregators, offer consumers browsing the Internet a chance to anonymously peruse a variety of **lenders**, their product offerings and rates, and even submit an **application online**. **Mortgage brokers** are also getting into the act through networks that connect mortgage brokers and mortgage bankers...

**16/3,K/64 (Item 22 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01669165 03-20155  
**Scandinavia--a second dawn**  
Anonymous  
Euroweek European Structured Finance Supplement PP: 46-48 Jun 1998  
ISSN: 0952-7036 JRNL CODE: EUW  
WORD COUNT: 1743

...TEXT: also begun to offer Bokredit mortgages, and in the autumn customers will be able to **apply** for a **mortgage** via the **internet**.

"We have an automated **underwriting** system which ensures that **underwriting** standards are rigidly followed," explains Mansson, who is Bokredit's managing director.

Mortgages are processed...

**16/3,K/65 (Item 23 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01668982 03-19972  
**Real estate is next turf battle**  
Sullivan, Carl  
Editor & Publisher v131n29 PP: 26-28 Jul 18, 1998  
ISSN: 0013-094X JRNL CODE: EDP  
WORD COUNT: 659

...TEXT: mortgage software will allow AOL members to read extensive mortgage editorial content and shop and **apply** for a **mortgage online** from some of the nation's top **lenders**.

Not to be left out, HomeShark Inc., a large Internet real estate service based in...

**16/3,K/66 (Item 24 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01664900 03-15890  
**Web, EDI will transform origination**  
Mink, Mary  
Credit Union Executive v38n4 PP: 36 Jul/Aug 1998  
ISSN: 1053-6744 JRNL CODE: CUE  
WORD COUNT: 343

...TEXT: mortgage insurance companies, and appraisers-using service-based architecture (SBA). With SBA, consumers eventually will **apply** for **mortgages** on the **Web** and not meet face-toface with the **lender** until closing. And it will reduce dramatically the time until closing.

Alltel Information Services-a...

**16/3,K/67 (Item 25 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01658798 03-09788

**Call centers**

Merrick, Bill

Credit Union Magazine v64n7 PP: 82-84 Jul 1998

ISSN: 0011-1066 JRNL CODE: CUG

WORD COUNT: 1743

...TEXT: standards.

Interactive Web response software that gives call centers the capability of taking the same **loan application** by phone and **Internet**.

Intelligent voice **agents**. These are smart voice-response units that learn from call center customers about how they...

**16/3,K/68 (Item 26 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01644442 02-95431

**Full speed ahead**

Jooss, Ron

Credit Union Management v21n6 PP: 36-40 Jun 1998

ISSN: 0273-9267 JRNL CODE: CUM

WORD COUNT: 2239

...TEXT: from financial advice to an on-line mortgage loan finder. A test-drive through the **on - line mortgage application** produces eight different **lenders** offering 30-year adjustable-rate mortgage loans.

A similar on-line mortgage lending site, www...

**16/3,K/69 (Item 27 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01623457 02-74446

**Building an electronic strategy**

Hartnett, Bill

Best's Review (Life/Health) v98n12 PP: 90 Apr 1998

ISSN: 0005-9706 JRNL CODE: BIH

WORD COUNT: 802

...TEXT: Customers could maintain information on desktops and "drag and drop" it onto a bank's **Web** page for a **loan application** or an

insurance **agent** 's page for a premium quotation.

Industry-driven standards efforts modeled after Acord are under...

**16/3,K/70 (Item 28 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01602136 02-53125

**Where borrowers go to browse**

Bergsman, Steve

Mortgage Banking v58n6 PP: 12-18 Mar 1998

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 2989

...TEXT: come early this year-Intuit is shooting for a March deadline. "We are working with **lenders** to streamline the application so the consumer can actually **apply** for **loans online** . That entails a little more information than we have required in the past on the...

**16/3,K/71 (Item 29 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01599723 02-50712

**At home with automation**

Orenstein, Alison F

Bank Systems & Technology v35n4 PP: 40-44 Apr 1998

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 2383

...TEXT: and more banks begin to enable customers to perform basic transactions over the Internet, mortgage **lenders** have found the Web an iffy proposition for originations.

**On - line mortgage applications** have become common, yet it's uncertain what the Web's future is in terms...

**16/3,K/72 (Item 30 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01569093 02-20082

**Farming for loans online**

Prins, Ruth; Marshall, Jeffrey

US Banker v108n1 PP: 20 Jan 1998

ISSN: 0148-8848 JRNL CODE: USI

WORD COUNT: 287

...TEXT: sow.

At least that is the thinking at Farm Credit Services, the government-sponsored agricultural **lender** that several months ago began taking **loan applications online** at its **website** , Main Street-USA. Lynn Stevens, director of alternative delivery channels for Agribank, the bank that...

16/3,K/73 (Item 31 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01481107 01-32095  
**Give your LAN a hand**  
Jackson, John  
Security Management v41n8 PP: 44-52 Aug 1997  
ISSN: 0145-9406 JRNL CODE: SEM  
WORD COUNT: 2467

...TEXT: data center. Through this multiple-platform system, the company processes commercial loans, home mortgages, investment **underwriting**, and other **mortgage** industry **applications**. The **network** also runs the company's word processing, spreadsheet, and database capabilities. If a hurricane, tornado...

16/3,K/74 (Item 32 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01444526 00-95513  
**The wave of the future**  
Stahl, David  
Mortgage Banking v57n9 PP: 80-88 Jun 1997  
ISSN: 0730-0212 JRNL CODE: MOB  
WORD COUNT: 3375

...TEXT: has its way. Prospective homebuyers would not just determine whether they qualify, but would actually **apply** for a **loan** at interactive **Web** sites run by the largest mortgage **lenders**. \* These large **lenders** expect to profit from this venture by their sheer size and volume. The nationwide presence...industry.

By the end of this year several large lenders, and a great many smaller **lenders**, expect to include some form of interactive **mortgage application** on their **Web** sites. One of the types of applications being developed is an interactive interview process on...

16/3,K/75 (Item 33 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01430415 00-81402  
**What's hot what's not in mortgage lending**  
Britt, Phil  
America's Community Banker v6n5 PP: 21-25 May 1997  
ISSN: 1082-7919 JRNL CODE: SLN  
WORD COUNT: 3399

...TEXT: for mortgages. The machines are still in development, but could make an impact soon. Other **lenders** are offering full **mortgage applications** over the **Internet**. However, because the applications take a long time to download, not many borrowers have used...

16/3,K/76 (Item 34 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01416556 00067543

**Hang up!**

Dash, Julekha

Software Magazine v17n5 PP: 62-67 May 1997

ISSN: 0897-8085 JRNL CODE: SMG

WORD COUNT: 2094

...TEXT: where they can find out if they qualify for a housing loan within minutes. Their **Cybersmart Instant Mortgage application** will feature Fannie Mae's Desktop **Underwriter**, which runs on an artificial intelligence platform created by Brightware Inc., based in Novato, Calif...

**16/3,K/77 (Item 35 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

(c) 2004 ProQuest Info&Learning. All rts. reserv.

01401313 00052300

**Customer advocacy paradigm: The Bonnie Button and beyond**

Chiranky, Lisa

Telemarketing & Call Center Solutions v15n7 PP: 98-103 Jan 1997

ISSN: 0730-6156 JRNL CODE: TLM

WORD COUNT: 1165

...TEXT: is initiated through the Web site or call center.

In this case, there's a **loan application form online**, but first the customer wants to talk with an **agent** again. The contact option on this page isn't a Bonnie button. Instead it's...

**16/3,K/78 (Item 36 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01398669 00049656

**Barnett arm links with auto dealers**

Anonymous

Bank Systems & Technology v34n4 PP: 14 Apr 1997

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 416

...TEXT: They are scheduled to be implemented by the third quarter.

Via Credit Connection, dealers send **loan applications to lenders on - line**. If a **lender** rejects an application, it can electronically forward the application to a sub-prime lender through...

**16/3,K/79 (Item 37 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01376499 00-27486

**Critics say Fannie Mae Web site will hurt mortgage lenders**

Hoffman, Thomas

Computerworld v31n8 PP: 76 Feb 24, 1997



ISSN: 0010-4841 JRNL CODE: COW  
WORD COUNT: 446

ABSTRACT: The new HomePath.com website posted by Fannie Mae provides hot links to **lenders** who offer **online mortgage applications**. Consumers can use these hot links to comparison shop for mortgage rates and, in some ...

...TEXT: first-time home buyers to shop for a mortgage. The site provides hot links to **lenders** who offer **online mortgage applications**.

HomePath.com may be good news for low- to middle-income buyers and first-time...

**16/3,K/80 (Item 38 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01320422 99-69818  
**Building on the bottom line**  
Sichelman, Lew  
Mortgage Banking v57n1 PP: 52-58 Oct 1996  
ISSN: 0730-0212 JRNL CODE: MOB  
WORD COUNT: 3184

...TEXT: search right there in the builder's office. And if a buyer should choose another **lender**'s product, the **network** can still **process** the **loan** for the person.

The idea behind the two networks, of course, is to permit builders...

**16/3,K/81 (Item 39 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01320419 99-69815  
**A time of innovation**  
Dallas, William D  
Mortgage Banking v57n1 PP: 20-27 Oct 1996  
ISSN: 0730-0212 JRNL CODE: MOB  
WORD COUNT: 3251

...TEXT: of automated underwriting systems. Other conduits and MI providers have been introducing their own automated **underwriting** systems too. There is talk of taking **loan applications** on the **Internet**. Loan officers originating loans through their laptop computers are commonplace. With the myriad possibilities, the...

**16/3,K/82 (Item 40 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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01264710 99-14106  
**Home on the 'Net?**  
Jones, James D  
ABA Banking Journal v88n6 PP: 55-58 Jun 1996  
ISSN: 0194-5947 JRNL CODE: BNK  
WORD COUNT: 1707

...TEXT: its telemarketing and branch staffs through its Web site. Stanford Federal Credit Union accepts full **mortgage applications** over the **Internet** . These **lenders** represent the spectrum of Internet marketing strategies. All four are driven by the same quest...

**16/3,K/83 (Item 41 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01226809 98-76204

**On-line in Oz**

Schneider, Howard

Mortgage Banking v56n8 PP: 14-19 May 1996

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 3690

ABSTRACT: Less than 10% of consumer mortgage inquiries received by **lenders** over the **Internet** become **loan applications** , according to James Jones of First Wellesley Consulting Group Inc. Yet there is clearly potential...  
...TEXT: by mortgage lenders. Jones says that less than 10 percent of consumer inquiries received by **lenders** over the **Internet** become **loan applications** .

Yet clearly there is potential for the Internet to become a factor in loan production...for correspondent in December.

Additionally, Countrywide's DirectLine Plus software--which provides a variety of **on - line processing** tools for **mortgage brokers** --is being converted to a site on the World Wide Web. "It's easier to...

**16/3,K/84 (Item 42 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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01112955 97-62349

**Mortgage machine**

Cocheo, Steve

ABA Banking Journal v87n10 PP: 53-60 Oct 1995

ISSN: 0194-5947 JRNL CODE: BNK

WORD COUNT: 2650

...TEXT: Kurland, "but then the actual processing is distributed to the branch closest to the consumer." **Internet** opportunities to **apply** for **loans** are being explored, Kurland says, and would likewise pull local **underwriters** into the process.

A technological edge

Countrywide's automating underwriting system, CLUES, is just one...

**16/3,K/85 (Item 43 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
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00949199 95-98591

**Mortgages over the Internet**

Kling, Arnold  
Mortgage Banking v55n2 PP: 18-28 Nov 1994  
ISSN: 0730-0212 JRNL CODE: MOB  
WORD COUNT: 4654

...TEXT: The technology is here to allow borrowers to qualify themselves for loans and fill out **mortgage applications on - line**. However, **lenders** are not sure whether the consumer wants that capability. As an alternative, American Finance and...

**16/3,K/86 (Item 44 from file: 15)**  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00638895 92-53835  
**Selection Criteria for Expert System Shells: A Socio-Technical Framework**  
Stylianou, Anthony G.; Madey, Gregory R.; Smith, Robert D.  
Communications of the ACM v35n10 PP: 30-48 Oct 1992  
ISSN: 0001-0782 JRNL CODE: ACM  
WORD COUNT: 10318

...TEXT: of problem areas including monitoring and control of real-time systems 16, 19! life insurance **underwriting** 10, 30!, banking 31!, commodity trading 18!, **on - line** scheduling 17!, **loan processing**, analytical chemistry, and computer network diagnosis 90!.

Benefits of ES include cost reduction; increased output...

**16/3,K/87 (Item 1 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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08301819 Supplier Number: 67919417 (USE FORMAT 7 FOR FULLTEXT)  
**AUTO LENDING. (Industry Trend or Event)**  
Marlin, Steven  
Bank Systems + Technology, v36, n1, p28  
Jan, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2546

... t make economic sense to dealers, they noted.  
Launched in 1996, ALX enabled consumers to **apply** for auto **loans** over the **Internet** from workstations at the dealer. Chase, ALX's charter **lender**, and participating lenders like Citibank, GE Capital and Norwest processed the applications using the MP...

**16/3,K/88 (Item 2 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06473057 Supplier Number: 55079575 (USE FORMAT 7 FOR FULLTEXT)  
**iOwn Joins With AOL's Netcenter and Digital City in a Multi-Year, Multi-Million Dollar Alliance.**  
PR Newswire, p6087  
July 7, 1999  
Language: English Record Type: Fulltext

Document Type: Newswire; Trade  
Word Count: 595

... of home finance services, including real-time mortgage rates from a range of leading national **lenders**, free loan prequalification and preapproval and the ability to **apply for mortgages online**.

iOwn enables consumers to better evaluate their home finance choices, by providing detailed information, up...

16/3,K/89 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06472524 Supplier Number: 55077786 (USE FORMAT 7 FOR FULLTEXT)  
**Too Many App Servers -- IT Wants To Standardize, But Applications Not Portable.** (Sun Microsystems' Java2 Enterprise Edition application development software) (Company Business and Marketing)

Booker, Ellis  
InternetWeek, p1  
July 5, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1053

... server.

The mortgage company has built an extranet application for connecting with smaller banks and **brokers** and an **intranet application** for evaluating **loan applications**. An **application** for consumer self-service loans is under development.

Other enterprises are successfully using both non...

16/3,K/90 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06466398 Supplier Number: 54890934 (USE FORMAT 7 FOR FULLTEXT)  
**Mortgage Web Sites.** (evaluations of E-Loan, iOwn, MSN HomeAdvisor and QuickenMortgage) (Company Business and Marketing)

Ozer, Jan  
PC Magazine, p303  
July 1, 1999  
Language: English Record Type: Fulltext Abstract  
Document Type: Magazine/Journal; General Trade  
Word Count: 2510

... sites help put prospective homeowners in the driver's seat, providing fast access to multiple **lenders**, enabling **online loan applications**, and demystifying the lending process--even for mortgage refinancing. In fact, virtually all home buyers...

16/3,K/91 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06448486 Supplier Number: 55033826 (USE FORMAT 7 FOR FULLTEXT)  
**mortgage.com Expands to New Office Facility; Signs One of Largest Leases in Broward County.**

Business Wire, p1195  
June 30, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 420

... mortgage.com is dedicated to reducing the cost of mortgage origination and funding by supplying " **Realtors** , home builders and financial institutions with point-of-sale and **Internet** technology, business management, **loan processing** , and call center and mortgage funding capabilities. mortgage.com is privately funded and has approximately...

**16/3,K/92 (Item 6 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06443643 Supplier Number: 55014353 (USE FORMAT 7 FOR FULLTEXT)  
**Mortgage.com Offers Internet Borrowing Guidelines for Consumers; Five Online Lending Tips To Insure That Consumers Get The Most Out of Their Web Borrowing Experience.**

Business Wire, p1193  
June 29, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 679

... mortgage.com is dedicated to reducing the cost of mortgage origination and funding by supplying **realtors** , home builders and financial institutions with point-of-sale and **Internet** technology, business management, **loan processing** , and call center and mortgage funding capabilities. mortgage.com is privately funded with approximately 500...

**16/3,K/93 (Item 7 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06421968 Supplier Number: 54934660 (USE FORMAT 7 FOR FULLTEXT)  
**BUSINESS DIARY.**  
Crain's Detroit Business, p18  
June 14, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1432

... buying and consulting firm Media ... Period, Bloomfield Hills, now is offering clients online advertising buys. **Lender** Direct, a national home-equity **lender** that takes **loan applications** at [www.lend123.com](http://www.lend123.com), was the first client to place its online advertising through Media ... Period. Lender...

**16/3,K/94 (Item 8 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06418738 Supplier Number: 54917983 (USE FORMAT 7 FOR FULLTEXT)

**The Money Store to Offer On-Line Mortgage Loan Applications.**

Business Wire, p0209

June 17, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 264

The Money Store, America's best-known direct home equity lender , today launched an on - line mortgage application service for consumers who use the Internet.

Using the company website (www.themoneystore.com), prospective...

**16/3,K/95 (Item 9 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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06418469 Supplier Number: 54913529 (USE FORMAT 7 FOR FULLTEXT)

**FiNet.com and GetSmart.com Announce Strategic Alliance.**

PR Newswire, p0895

June 17, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 550

To Apply for Mortgages On - Line or Utilize a Loan Agent

WALNUT CREEK, Calif., June 17 /PRNewswire/ -- FiNet.com Inc. (Nasdaq: FNCM), owner and operator of...

**16/3,K/96 (Item 10 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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06414687 Supplier Number: 54892820 (USE FORMAT 7 FOR FULLTEXT)

**Altus Mortgage Chooses Silknet Software's E-business Solutions; Online Mortgage Provider Improves Customer Loan Experience Using Silknet eService and Silknet eBusiness System.**

Business Wire, p1589

June 15, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 772

... the telephone and other messaging media.

About Altus Mortgage

Altus Mortgage is a Web-based lender that originates mortgages nationwide directly with consumers over the Internet . Altus Mortgage processes and approves loan applications on behalf of its lenders , which consist of major national banks and specialized mortgage banks. Via Altus' online systems, consumers...

**16/3,K/97 (Item 11 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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06409732 Supplier Number: 54874013 (USE FORMAT 7 FOR FULLTEXT)

**NATIONSCREDIT JOINS DIGITAL LOAN SUBMISSION SYSTEM. (Company Business and Marketing)**

Telecomworldwire, pNA  
June 15, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 87

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...the CyberLoan online commercial real estate loan submission network of Financing Sources.Com. Using the **CyberLoan** system, borrowers submit **loan applications** electronically to multiple **lenders** , after which the system matches financial information in the loan application with a database of...

**16/3,K/98 (Item 12 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06408267 Supplier Number: 54866093 (USE FORMAT 7 FOR FULLTEXT)  
**First American To Provide Credit Data For QuickenMortgage Web Site.**  
PR Newswire, p8094  
June 14, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 662

... site allows consumers to prequalify or preapprove themselves online at no cost, and submit an **online mortgage application** via QuickenMortgage to participating **lenders** . Consumers can also directly access over 1,200,000 home listings in the U.S...

**16/3,K/99 (Item 13 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06401834 Supplier Number: 54844980 (USE FORMAT 7 FOR FULLTEXT)  
**KeyCorp Launches Internet-Based Commercial Mortgage Service.**  
PR Newswire, p6547  
June 10, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 579

... term, fixed-rate financing for commercial real estate. Of the 10 largest commercial real estate **lenders** in the U.S. last year, only Key offers an **online application** for commercial **mortgages** .

The Pre-Qualifier, located at [www.Key.com/cre](http://www.Key.com/cre), allows a prospective borrower to obtain...

**16/3,K/100 (Item 14 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06394828 Supplier Number: 54817729 (USE FORMAT 7 FOR FULLTEXT)  
**QuickenMortgage and The Knot Add Home Mortgages to The Knot Wedding Gift Registry.**  
PR Newswire, p4803

June 8, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1059

... consumers to pre-qualify or pre-approve themselves online at no cost, and submit an **online mortgage application** via QuickenMortgage to participating **lenders** . Consumers can also directly access over 1,200,000 home listings in the U.S...

**16/3,K/101 (Item 15 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06389919 Supplier Number: 54804727 (USE FORMAT 7 FOR FULLTEXT)  
**Myers Provides Auction Functionality to Consumers with the Launch of Loanapp.com.**  
Business Wire, p1037  
June 7, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 412

... of its new site loanapp.com. This new site will allow consumers to complete a **loan application online** and allow **lenders / brokers** to place bids. This site is free to mortgage applicants.  
"This site is tailor-made...

**16/3,K/102 (Item 16 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06380275 Supplier Number: 54768362 (USE FORMAT 7 FOR FULLTEXT)  
**QuickenMortgage Offers Consumers Free, Real-Time Pre-Approvals.**  
PR Newswire, p1238  
June 2, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 806

... consumers to pre-qualify or pre-approve themselves online at no cost, and submit an **online mortgage application** via QuickenMortgage to participating **lenders** . Consumers can also directly access over 1,200,000 home listings in the U.S...

**16/3,K/103 (Item 17 from file: 16)**  
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06314449 Supplier Number: 54541531 (USE FORMAT 7 FOR FULLTEXT)  
**Transnational Financial Corporation Uses Electronic Commerce to Allow Brokers to Process Loans Via the Internet ; This Technology Will Allow Brokers to Inform Potential Borrowers Their Loan Status in Minutes.**  
PR Newswire, p2080  
May 4, 1999  
Language: English Record Type: Fulltext



Document Type: Newswire; Trade  
Word Count: 263

**Transnational Financial Corporation Uses Electronic Commerce to Allow  
Brokers to Process Loans Via the Internet ; This Technology Will  
Allow Brokers to Inform Potential Borrowers Their Loan Status in  
Minutes.**

... Electronic Commerce solution designed for wholesale lenders.  
Thousands of brokers in California, as well as **brokers** in six other  
states, can submit their client's **loan applications** through  
Transnational's **web** site. **Brokers** benefit by speeding up transactions,  
reducing the amount of work needed to complete the transaction...

**16/3,K/104 (Item 18 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06249571 Supplier Number: 54250252 (USE FORMAT 7 FOR FULLTEXT)  
**ON-LINE DATABASE CONNECTS BORROWERS WITH LENDERS.**  
Online Product News, v18, n4, pNA  
April, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 874

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
...allows borrowers seeking commercial real estate loans to instantly apply  
to as many as 500 **lenders** and receive preliminary loan commitments  
electronically. With **CyberLoan 2000**, the **loan application process** ,  
which traditionally takes up to two weeks, now takes less than 30 minutes.  
The system...

**16/3,K/105 (Item 19 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06244179 Supplier Number: 54557582 (USE FORMAT 7 FOR FULLTEXT)  
**Westend on Bilingual Track with Web site.**  
The Mortgage Marketplace, v22, n5, p1(1)  
Feb 1, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 776

... site, they find mortgage calculators and information about the home  
loan process, and they can **apply** for a **mortgage on - line** . Diaz said  
the company has an automated **underwriting** system that gives fast  
preliminary approvals. Customers who have already submitted loan  
applications can also...

**16/3,K/106 (Item 20 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06233199 Supplier Number: 54268849 (USE FORMAT 7 FOR FULLTEXT)  
**Fannie Mae Testing Lender-Broker Link on Internet.**

Brockman, Joshua  
American Banker, v164, n61, p9  
March 31, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 377

... long-term Desktop Originator lenders," Mr. Williams said.  
CrossLand, already a client of LION, said **brokers** will now have the  
option of submitting **loan applications** directly from the **Web** site.  
Copyright c 1999 American Banker, Inc. All Rights Reserved.  
<http://www.americanbanker.com>

**16/3,K/107 (Item 21 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06224361 Supplier Number: 54233170 (USE FORMAT 7 FOR FULLTEXT)  
**Slow Home Computers an Obstacle to Internet Originations.(mortgage banks)**  
Hochstein, Marc  
American Banker, v164, n58, p12A  
March 26, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1084

... a record \$1.4 trillion year.  
Surprisingly, Countrywide Credit Industries is still the only major  
**mortgage lender** taking **applications on - line** . " **Mortgage lenders**  
have not gotten up to speed like they should have already on the net," said  
...

**16/3,K/108 (Item 22 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

06167959 Supplier Number: 53999297 (USE FORMAT 7 FOR FULLTEXT)  
**Actuate Web Reporting Key to Successful Online Mortgage Lending.**  
Business Wire, p0154  
March 3, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 834

... and costs of mortgage processing by enabling customers to easily  
access mortgage information and submit **loan processing** documents via  
the **Web** .

"Mortgage **lenders** are becoming increasingly dependent on the  
Internet to reach customers, but are not equipped to...

**16/3,K/109 (Item 23 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06157825 Supplier Number: 53964170 (USE FORMAT 7 FOR FULLTEXT)  
**PMSC, Through Its CYBERTEK Subsidiary, Announces Contract With North  
American Mortgage Company.**

PR Newswire, p8966  
Feb 26, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 517

LoanXchange is a fully integrated client/ server mortgage origination, processing , underwriting , and secondary market platform that supports retail, wholesale, and Correspondent lending. North American currently anticipates...

16/3,K/110 (Item 24 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

06144646 Supplier Number: 53920066 (USE FORMAT 7 FOR FULLTEXT)  
**ImproveNet and QuickenMortgage Build Relationship to Help Homeowners Finance Home Improvement Projects.**  
Business Wire, p1442  
Feb 22, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 661

... to pre-qualify themselves online at no cost, comparison shop multiple loans, and submit an online mortgage application via QuickenMortgage to participating lenders . Consumers can also directly access over 600,000 home listings in the U.S., as...

16/3,K/111 (Item 25 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

06130907 Supplier Number: 53874558 (USE FORMAT 7 FOR FULLTEXT)  
**Union Bankshares Corporation Completes Acquisition of Mortgage Company.**  
PR Newswire, p4145  
Feb 12, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 530

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
...Investors ("MCI"), an independent mortgage banking company headquartered in Springfield, Virginia. Mortgage Capital Investors originates, underwrites , closes and sells residential mortgage loans through a network of thirteen (13) loan application centers located in Virginia, Maryland, North Carolina and South Carolina. MCI is the 13th largest...

16/3,K/112 (Item 26 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06119502 Supplier Number: 53733535 (USE FORMAT 7 FOR FULLTEXT)  
**Reputation, Attention to Detail push HomeAdvisor.**  
The Mortgage Marketplace, v22, n6, pNA  
Feb 8, 1999

Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 788

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...is user-friendly. "The consumer knows exactly how to get in touch with the listing **agents** . They can **apply** for a **loan on - line** , get prequalification, and work directly with our **lenders** ," Narbaitz said. When a user chooses the feature Neighborhoods, the web site provides detailed maps...

**16/3,K/113 (Item 27 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06116519 Supplier Number: 53720574 (USE FORMAT 7 FOR FULLTEXT)  
**mortgage.com Licenses ARC Systems' Automated Underwriting Technology to Speed Online Mortgage Process for Non-Conforming and Subprime Loans.**

PR Newswire, p9839  
Feb 8, 1999

Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 675

**mortgage.com Licenses ARC Systems' Automated Underwriting Technology to Speed Online Mortgage Process for Non-Conforming and Subprime Loans.**

... guidelines but also incorporates a proactive counteroffer mechanism which incorporates mortgage.com's customer driven **underwriting** philosophy. mortgage.com currently fulfills and **processes loans** for major national **Internet mortgage lenders** . LT2k will also power the non-conforming and subprime lending segment of mortgage.com's...

...mortgage.com is dedicated to reducing the cost of mortgage origination and funding by supplying **realtors** , home builders and financial institutions with point-of-sale and **Internet** technology, business management, **loan processing** , call center and mortgage funding capabilities. mortgage.com is privately funded with approximately 500 employees...

**16/3,K/114 (Item 28 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

06107009 Supplier Number: 53686469 (USE FORMAT 7 FOR FULLTEXT)  
**Dynatek To Offer New Web-Based Origination Solution.**

Business Wire, p1340  
Feb 2, 1999

Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 494

... of the new deal is that it will reduce the complexities commonly associated with developing **on - line loan processing** , while allowing **lenders** to gain a competitive advantage through the Internet. The integration of the two systems is...

16/3,K/115 (Item 29 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
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06101892 Supplier Number: 53669844 (USE FORMAT 7 FOR FULLTEXT)

**U.S. Bank Supports USC Student Information Centers.**

Business Wire, p1294

Jan 29, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 266

... allowing students to obtain entrance and exit counseling, as well as access other financial aid **web applications** from **lenders**, **loan service agencies**, and the Department of Education.

"Most beneficial to the student will be the...

16/3,K/116 (Item 30 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
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06098971 Supplier Number: 53659601 (USE FORMAT 7 FOR FULLTEXT)

**DataMerge Announces CyberLoan 2000.**

Business Wire, p1283

Jan 28, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 819

... that allows borrowers seeking commercial real estate loans to instantly apply to more than 500 **lenders** and receive preliminary loan commitments electronically.

With **CyberLoan 2000**, the **loan application process**, which traditionally takes up to two weeks, now takes less than 30 minutes. The system...

16/3,K/117 (Item 31 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
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06097393 Supplier Number: 53653461 (USE FORMAT 7 FOR FULLTEXT)

**LendingTree Creates Online Loan Service For Wachovia Corporation.**

Business Wire, p1405

Jan 27, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 734

Wachovia Joins 5 Percent of **Lenders** Taking **Loan Applications Online**

LendingTree Inc. today announced it is creating and maintaining an online loan service for Wachovia Corporation (NYSE: WB). LendingTree's software solution enables **lenders** to take **online loan applications** from any borrower with Internet access. Wachovia is a leading interstate bank holding company with...

...to tap into this market. Utilizing LendingTree's technology, Wachovia joins the 5 percent of **lenders** who take **loan applications online** (source: 1998 Mortech survey). The applications will be made through Wachovia's Web site at...

16/3,K/118 (Item 32 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

06086733 Supplier Number: 53609546 (USE FORMAT 7 FOR FULLTEXT)  
**GHR Offers Internet Origination Capability to Lenders of All Sizes.**  
Business Wire, p1036  
Jan 21, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 648

... mortgage origination process in general, choose a loan program and rate/point combination, and either **apply** for a **loan on - line** or contact the **lender** for more information. While PremierNet is scalable to handle any volume of requests for information...

16/3,K/119 (Item 33 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05988034 Supplier Number: 53349922 (USE FORMAT 7 FOR FULLTEXT)  
**Countrywide's Web Site Offers Homeowners Cash in 10 Days.**  
PR Newswire, p1302  
Dec 4, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 481

... financial strain.  
"The 10-Day HELOC simplifies the process by utilizing Countrywide's new automated **underwriting** and settlement services. The new **internet loan process** enables borrowers to receive cash in less than two weeks," said Cameron King, Executive Vice...

16/3,K/120 (Item 34 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05987662 Supplier Number: 53348900 (USE FORMAT 7 FOR FULLTEXT)  
**First Mortgage Network and Inpho, Inc. Strike Marketing Alliance.**  
Business Wire, p1021  
Dec 4, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 803

... dedicated to reducing the cost of mortgage origination and funding for its clients by supplying **realtors**, home builders and financial institutions with point-of-sale and **Internet** technology, business management, **loan processing**, and call center and mortgage funding capabilities. Additionally, through its acquisition of American Finance &

Investment...

**16/3,K/121 (Item 35 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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05987577 Supplier Number: 53348599 (USE FORMAT 7 FOR FULLTEXT)

**QuickenMortgage Expands Its Focus to Include Consumers With**

**Less-Than-Perfect Credit, by Adding Content, Tools and 4 New Lenders.**

PR Newswire, p1078

Dec 3, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 974

... The site allows consumers to pre-qualify themselves online at no cost, and submit an **online mortgage application** via QuickenMortgage to participating **lenders**. Consumers can also directly access over 600,000 home listings in the U.S., as...

**16/3,K/122 (Item 36 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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05982274 Supplier Number: 53333152 (USE FORMAT 7 FOR FULLTEXT)

**Sheltering Loan Officers In Cyberspace.**

The Mortgage Marketplace, v21, n461, pNA

Nov 30, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 840

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Shelter Mortgage may be rapidly moving toward a day when **mortgage applications** are taken **on - line**, but that doesn't mean the **lender** plans to take its loan officers off-line.

**16/3,K/123 (Item 37 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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05965160 Supplier Number: 53246791 (USE FORMAT 7 FOR FULLTEXT)

**Union Bankshares Corporation Announces Acquisition of Mortgage Company.**

PR Newswire, p7586

Nov 20, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 484

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Investors ("MCI"), an independent mortgage banking company headquartered in Springfield, Virginia. Mortgage Capital Investors originates, **underwrites**, closes and sells residential mortgage loans through a **network** of thirteen **loan application** centers located in Virginia, Maryland, North Carolina, South Carolina and Florida. MCI is the 13th...

**16/3,K/124 (Item 38 from file: 16)**

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05956863 Supplier Number: 53225054 (USE FORMAT 7 FOR FULLTEXT)

**anchors Away At DiTech.**

The Mortgage Marketplace, v21, n441, pNA

Nov 16, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 796

... on-line approvals is DiTech's top Internet priority. "We need to develop a direct **Internet** link to our **processing** system and **Loan** Prospector (Freddie Mac's automated **underwriting** software)," Pozzilo said, adding that project will likely take six months to complete. "When we ...

**16/3,K/125 (Item 39 from file: 16)**

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05926511 Supplier Number: 53165036 (USE FORMAT 7 FOR FULLTEXT)

**Sun widens abilities of apps server. (NetDynamics application server)  
(Product Information)**

Sliwa, Carol

Computerworld, p43(1)

Nov 2, 1998

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Tabloid; Trade

Word Count: 438

... server and the Solaris operating system.  
GetSmart.com, a Burlingame, Calif.-based company that takes **online loan applications** for 118 **lenders**, hopes that will mean its Unix administrator can manage and tune both its Unix systems...

**16/3,K/126 (Item 40 from file: 16)**

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05917960 Supplier Number: 53149248 (USE FORMAT 7 FOR FULLTEXT)

**Mortgage Approvals Available Via the Internet.**

Business Wire, p1034

Oct 30, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 468

... is drawn and an on-line appraisal is ordered.  
While the company can approve conventional **mortgages** and streamlined **refinancings** over the **Internet**, borrowers can also receive **underwriting** approval on all loans that ACMC offers through its Carson-based call center. Loan products...



16/3,K/127 (Item 41 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05911492 Supplier Number: 53136343 (USE FORMAT 7 FOR FULLTEXT)  
**GHR Enhances Performance of QuickenMortgage Web Site.**  
Business Wire, p1099  
Oct 28, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 883

... home and mortgage shopping. The site provides apples-to-apples loan comparisons from 11 national **lenders**, the ability to **apply** for a **mortgage on - line** and even shop for a home through over half a million home listings. Over 600...

16/3,K/128 (Item 42 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05890990 Supplier Number: 53085356 (USE FORMAT 7 FOR FULLTEXT)  
**VictorMaxx Technologies, Inc./Sonoma Holding Corporation Announces Joint Venture Agreement; Creation Of New Subsidiary.**  
Business Wire, p1273  
Oct 15, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 569

... taking of mortgage applications, securing loan documentation from clients, ordering appraisals, etc. As a mortgage **broker**, Millennium Financial will **process** the **loan applications** through its established **network** of mortgage **underwriters**.

In addition to expanding its consumer-lending product line, Company management believes the joint venture...

16/3,K/129 (Item 43 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05880269 Supplier Number: 53060479 (USE FORMAT 7 FOR FULLTEXT)  
**First Mortgage Network Receives \$15 Million in Funding; Primary Investors Include Intuit and Technology Crossover Ventures.**  
Business Wire, p1262  
Sept 28, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 763

... promote and further develop its innovative business-to-business loan origination software, CLOser, which provides **Realtors**, home builders and financial institutions with point-of-sale and **Internet** technology, business management, **loan processing**, and call center and mortgage funding capabilities. The funding will also fortify the growth of...

...private-label mortgage call center solution/Internet facility, which allows banks, credit unions, and mortgage **lenders** of any size the ability

X

to offer remote (telephone and **Internet** ) **mortgage** counseling, **mortgage application** and **mortgage** origination services on a fee basis. FMN also owns and operates the first consumer-direct...  
...dedicated to reducing the cost of mortgage origination and funding for its clients by supplying **realtors** , home builders and financial institutions with point-of-sale and **Internet** technology, business management, **loan processing** , and call center and mortgage funding capabilities. Additionally, through its acquisition of American Finance & Investment...

**16/3,K/130 (Item 44 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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05877376 Supplier Number: 53054914 (USE FORMAT 7 FOR FULLTEXT)  
**Loanshop.com Premiers Enhanced Web Site for Online Mortgage Banking.**  
Business Wire, p1227  
Oct 5, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1030

... dedicated to reducing the cost of mortgage origination and funding for its clients by supplying **realtors** , home builders and financial institutions with point-of-sale and **Internet** technology, business management, **loan processing** , and call center and mortgage funding capabilities. Additionally, through its acquisition of loanshop.com, FMN...

**16/3,K/131 (Item 45 from file: 16)**

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05873575 Supplier Number: 53047692 (USE FORMAT 7 FOR FULLTEXT)  
**LendingTree Adds Branches As New Lenders Join the LendingTree Network; Associates and Union Bank of California Among New Partners.**  
Business Wire, p1057  
Oct 1, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 617

... rapid growth in our LendingTree Network is exciting because it validates our belief that the **Web** will redefine the **loan process** by providing **lenders** and borrowers with an efficient channel to reach one another," said Doug Lebda, CEO and...

**16/3,K/132 (Item 46 from file: 16)**

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05872016 Supplier Number: 53031909 (USE FORMAT 7 FOR FULLTEXT)  
**Microsoft Draws Spotlight To Internet Mortgages.**  
Bank Technology News, pNA  
Sept 1, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2772

... Web.  
Bank Web Sites 2,500  
Mortgage Web Sites 3,000  
Source: Fannie Mae, Transcor  
**Broker Beware**  
Consumers are getting more comfortable with **applying** for **mortgages**  
**online** . The  
percentage of borrowers who apply online are:  
1996 20  
1998 15  
Source: Fannie Mae

**16/3,K/133 (Item 47 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05782755 Supplier Number: 50271946 (USE FORMAT 7 FOR FULLTEXT)  
**Busy Schedule**  
The Mortgage Marketplace, v21, n331, pN/A  
August 31, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newsletter; Trade  
Word Count: 289

... next year, the lender plans to introduce a prequalification option  
that will allow borrowers to **apply** for **loans** on the **Internet** and  
receive conditional approvals on-line. The **lender** plans to link the  
application directly into the GSE's automated underwriting software,  
Desktop Underwriter...

**16/3,K/134 (Item 48 from file: 16)**  
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05781272 Supplier Number: 50269893 (USE FORMAT 7 FOR FULLTEXT)  
**Intuit Reports Fourth Quarter and Fiscal 1998 Results Annual Pro Forma**  
**Profits Up 38%.**  
Business Wire, p08270178  
August 27, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 3682

... consumer finance, tax and small business. For example, in November,  
Intuit introduced QuickenMortgage, which provides **online mortgage**  
**applications** from eleven of the nation's leading **lenders** . In February,  
our Web TurboTax service, previously TurboTax Online, was launched. Fully  
electronic quoting and...

**16/3,K/135 (Item 49 from file: 16)**  
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05778115 Supplier Number: 50266680 (USE FORMAT 7 FOR FULLTEXT)

**Financial: Intuit Q4 and Fiscal 1998 Results Annual Pro Forma Profits Up 38%**

EDGE: Work-Group Computing Report, pN/A  
August 31, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newsletter; Trade  
Word Count: 3327

... consumer finance, tax and small business. For example, in November, Intuit introduced QuickenMortgage, which provides **online mortgage applications** from eleven of the nation's leading **lenders**. In February, our Web TurboTax service, previously TurboTax Online, was launched. Fully electronic quoting and...

**16/3,K/136 (Item 50 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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05772718 Supplier Number: 50260818 (USE FORMAT 7 FOR FULLTEXT)  
**CFI Mortgage Announces Sale Of Conforming Lending Division**  
PR Newswire, p0824FLM024  
August 24, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 504

... divisions, the conforming retail lender, BDMC and Direct Mortgage Partners (DMP), a wholesale sub-prime **lender**. It also is in the process of developing an **Internet loan application** delivery system.  
In analyzing the results of operations, management had determined that sub-prime lending...

**16/3,K/137 (Item 51 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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05771851 Supplier Number: 50259951 (USE FORMAT 7 FOR FULLTEXT)  
**Corporate Profile for LoanGuide.com, LLC, dated Aug. 21, 1998.**  
Business Wire, p8211093  
August 21, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 194

... learn about their loan options, run analyses to determine their best course of action, and **apply for loans on - line**. LoanGuide also develops portal web sites for **realtors**, with tools allowing homebuyers to search for listings meeting their criterion, and for news and...

**16/3,K/138 (Item 52 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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05755197 Supplier Number: 50239330 (USE FORMAT 7 FOR FULLTEXT)  
**United States: Marketing boost for Internet loan site**  
Bank Marketing International, n95, pN/A  
August 1, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newsletter; Trade  
Word Count: 185

... enjoyed a sharp increase in revenue as GetSmart.com fielded in excess of 114,000 **loan applications** .  
Unlike other **online** loan services, GetSmart is not a **lender** but rather a free information service that helps consumers work through their loan options to...

**16/3,K/139 (Item 53 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05709859 Supplier Number: 50170295 (USE FORMAT 7 FOR FULLTEXT)  
**Internet Access: America Online and Intuit Launch New Mortgage Area in AOL's Industry-leading Personal Finance Channel**  
EDGE: Work-Group Computing Report, pN/A  
July 20, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newsletter; Trade  
Word Count: 972

... to expert mortgage editorial content, as well as the ability to prequalify, comparison shop and **apply** for a **mortgage** online from a set of the nation's top **lenders** .  
Through a simple online interview process, AOL members can calculate whether it is beneficial for...

...home and mortgage shopping. The site provides apples-to-apples loan comparisons from eleven national **lenders** , the ability to **apply** for a **mortgage** **online** and even shop for a home through 600,000 home listings.  
Over 500,000 consumers...

**16/3,K/140 (Item 54 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05706991 Supplier Number: 50164664 (USE FORMAT 7 FOR FULLTEXT)  
**America Online and Intuit Launch New Mortgage Area in AOL's Industry-leading Personal Finance Channel.**  
Business Wire, p07131490  
July 13, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 1031

... to expert mortgage editorial content, as well as the ability to prequalify, comparison shop and **apply** for a **mortgage** **online** from a set of the nation's top **lenders** .  
Through a simple online interview process, AOL members can calculate

whether it is beneficial for...

...home and mortgage shopping. The site provides apples-to-apples loan comparisons from eleven national **lenders**, the ability to **apply** for a **mortgage online** and even shop for a home through 600,000 home listings. Over 500,000 consumers...

**16/3,K/141 (Item 55 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05706615 Supplier Number: 50164288 (USE FORMAT 7 FOR FULLTEXT)  
**Online Mortgage Pioneer AFI Teams with Microsoft as a Charter Lender for Microsoft HomeAdvisor.**

Business Wire, p07131284

July 13, 1998

Language: English Record Type: Fulltext

Article Type: Article

Document Type: Newswire; Trade

Word Count: 535

... free on the World Wide Web at <http://www.homeadvisor.com>  
(connect-time charges may **apply** ).

First **Mortgage Network** is a residential mortgage **lender** and national leader in laptop origination technology. The company establishes and services mortgage brokerage divisions...

**16/3,K/142 (Item 56 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05705682 Supplier Number: 50161451 (USE FORMAT 7 FOR FULLTEXT)  
**Unisys, EDS, and Transcor Group Team to Offer Microsoft Windows NT-based Loan Origination Solution for Thrifts and Savings Banks.**

Business Wire, p07131235

July 13, 1998

Language: English Record Type: Fulltext

Article Type: Article

Document Type: Newswire; Trade

Word Count: 875

... or passing information to the core banking system upon the completion of the institution's **loan approval process**.

Transcor's **Internet Lender** module further reduces costs by allowing loan applicants to initiate the loan origination from the...

**16/3,K/143 (Item 57 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05704765 Supplier Number: 50160046 (USE FORMAT 7 FOR FULLTEXT)  
**WELLS FARGO USES THE INTERNET TO TAP AFRICAN-AMERICAN BUSINESS**

Credit Risk Management Report, v8, n13, pN/A

July 13, 1998

Language: English Record Type: Fulltext

Article Type: Article

Document Type: Newsletter; Trade

Word Count: 504

... lending sources, Booker says.

Wells Fargo is wise not to allow applicants to fill out **loan applications online**, Costantino says. Unless the **third - party** site is a Wells Fargo subsidiary, the bank would be subject to all sorts of...

**16/3,K/144 (Item 58 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

05614846 Supplier Number: 48495836 (USE FORMAT 7 FOR FULLTEXT)

**Financial: Intuit Q3 Results**

EDGE: Work-Group Computing Report, pN/A

May 25, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 3471

... of Quicken.com. QuickenMortgage released version 2.0 which expanded the QuickenMortgage offering to include **online mortgage applications**, five new **lenders** raising the total to 11, and direct access to over 500,000 home real estate...

**16/3,K/145 (Item 59 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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05606694 Supplier Number: 48483934 (USE FORMAT 7 FOR FULLTEXT)

**Electronic Mortgage Clearinghouse (EMC(TM)) Delivers Over 10,000 Loan Financing Options to Your Desktop - Instantly.**

PR Newswire, p0514SFTH012

May 14, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 482

... the beginning. EMC does more than simply provide a loan program -- it streamlines the entire **loan process** into one place, **online**. With EMC, loan **brokers** can package a loan for their client, AND instantly submit the loan to America's...

**16/3,K/146 (Item 60 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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05598808 Supplier Number: 48472561 (USE FORMAT 7 FOR FULLTEXT)

**Internet Mortgage Lenders Take Advantage of Contour Software's Complete Lending Technologies.**

Business Wire, p5081027

May 8, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1235

... programs," stated Janina Pawlowski, CEO of E-Loan.

Consumers can perform various mortgage calculations, compare **lenders**

' products side-by-side, or complete a **loan application online** at a secure site. E-Loan offers loans from American Savings Bank, Bank United/Commonwealth...

...file format and can then be easily imported into The Loan Handler for back office **processing**. The first **mortgage-specific Internet application** sold commercially to **lenders**, the product is supported by the 3.x+ versions of both Microsoft(R) Internet Explorer...call 800-CONTOUR (800-266-8687) or visit [www.contoursoft.com](http://www.contoursoft.com), [www.mtgloan.com](http://www.mtgloan.com), [www.lenderdirectory.com](http://www.lenderdirectory.com) or [www.processloan.com](http://www.processloan.com).

IMF **Loans**, Inc. Bruce Eisenberg, President or Jan Pasternak, COO (800) 675-7594

E-Loan Janina Pawlowski...

**16/3,K/147 (Item 61 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

05585904 Supplier Number: 48456067 (USE FORMAT 7 FOR FULLTEXT)

**ALLTEL Offers Lenders Complete 1003 Application On-Line**

PR Newswire, p0430DATH034

April 30, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 378

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

JACKSONVILLE, Fla., April 30 /PRNewswire/ -- ALLTEL (NYSE: AT) today announced the completion of a 1003 **mortgage application** developed for the **Internet**. This technology, customized for individual mortgage **lenders**' web sites, allows a borrower to complete a full **mortgage application on - line**, submit the application to the **lender**, and receive approval all via the Internet.

... technology is designed to increase efficiency and customer satisfaction. Once a borrower completes the 1003 **loan application on - line**, it is routed to the **lender** to begin the approval process. The traditional method of taking and submitting an application often...

**16/3,K/148 (Item 62 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2004 The Gale Group. All rts. reserv.

05584448 Supplier Number: 48454032 (USE FORMAT 7 FOR FULLTEXT)

**Looking to Refinance, Revamp or Relocate? Check Out QuickenMortgage's**

**\$20,000 Giveaway**

PR Newswire, p0429SFW004

April 29, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 884

... consumers to search through thousands of loans available through eleven of the nation's leading **lenders**, pre-qualify themselves online at no cost, and submit an **online mortgage application** via QuickenMortgage.

Consumers can also directly access over 600,000 home listings in the U  
...



**16/3,K/149 (Item 63 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05582711 Supplier Number: 48451676 (USE FORMAT 7 FOR FULLTEXT)  
**NationsBank Offers On-Line Loan Applications to Small Business Owners**  
PR Newswire, p0428ATTU001  
April 28, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 405

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

April 28 /PRNewswire/ -- NationsBank, the country's largest small business lender, today announced that small business owners can now **apply** for a **loan on - line** through the NationsBank Small Business home page on the Worldwide Web.

**16/3,K/150 (Item 64 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05560314 Supplier Number: 48423487 (USE FORMAT 7 FOR FULLTEXT)  
**Booming Housing Market Has Consumers Shopping for the Best Mortgage Deals**  
PR Newswire, p0414NYFNSW13  
April 14, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 331

... driver's seat, The Mortgage Kit includes a time-saving Internet resource guide, advice on **applying** for a **mortgage** on the **Internet**, and tips on finding a **lender** on-line. Mortgage guru Steinmetz empowers consumers by revealing:

- Money-saving mortgage application strategies
- Tips...

**16/3,K/151 (Item 65 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05526215 Supplier Number: 48375558 (USE FORMAT 7 FOR FULLTEXT)  
**One-Stop-Shopping Web Sites Prove A Hit with Mortgage Borrowers**  
MARJANOVIC, STEVEN; TIMMONS, HEATHER  
American Banker, p1  
March 24, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 905

... to Jan Pasternak, chief operating officer.  
The company has established correspondent relationships with various other **lenders** and **realtors** who can tap into the **Web** site to initiate **loan applications**.

"The cost savings are tremendous," Ms. Pasternak said.  
IMF Loans has hired the cartoonists who...

**16/3,K/152 (Item 66 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05515628 Supplier Number: 48358016 (USE FORMAT 7 FOR FULLTEXT)  
**Intuit Upgrading QuickenMortgage Site**  
American Banker, p12  
March 16, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 224

The new version of the site will feature an **on - line mortgage application** , five additional **lenders** , and access to over 500,000 home listings across the country.  
QuickenMortgage debuted in October...

**16/3,K/153 (Item 67 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05511822 Supplier Number: 48351168 (USE FORMAT 7 FOR FULLTEXT)  
**QuickenMortgage(TM) and CyberHomes(R) Announce One-Stop Shopping for Mortgages And Homes On-Line**  
PR Newswire, p0311SFW043  
March 11, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 838

... co-founder of Intuit. "In one shot, a consumer can research a home, find a **realtor** and shop and **apply** for a **mortgage online** ."

Potential home buyers can access CyberHomes' more than 500,000 home listings and sort listings...

...a mortgage can also receive personalized cost comparisons from 11 of the nation's top **lenders** and submit **mortgage applications online** through QuickenMortgage.

"We view this as a win-win situation for consumers and Realtors(R...

**16/3,K/154 (Item 68 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05511712 Supplier Number: 48351058 (USE FORMAT 7 FOR FULLTEXT)  
**Intuit's QuickenMortgage(TM) 2.0 Offers Online Applications & Five New Lenders**  
PR Newswire, p0311SFW052  
March 11, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 672

... stop shopping for competitive, low price mortgages from a set of

the nation's leading **lenders** , will expand its service to include an **online mortgage application** , five new **lenders** and direct access to over 500,000 home listings around the country. The enhanced QuickenMortgage ...

...can save hundreds of dollars and speed up the mortgage process by comparison shopping and **applying** for a **loan** with QuickenMortgage. The **online mortgage application** shortens the **loan process** because QuickenMortgage applications are electronically transmitted to participating **lenders** at a consumer's request.

The five new lenders, including Allied Mortgage Capital Corporation, American Finance...

**16/3,K/155 (Item 69 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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05501492 Supplier Number: 48336361 (USE FORMAT 7 FOR FULLTEXT)

**QuickenMortgage Passes 10,000 Online Submissions 03/04/98**

Newsbytes, pN/A

March 4, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; General Trade

Word Count: 673

... customers seeking to refinance can pre- qualify in minutes with one of the six charter **lenders** , and even start the **mortgage application process online** ," he said.

For consumers who are not yet ready to get a loan, Harris said...

**16/3,K/156 (Item 70 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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05432465 Supplier Number: 48238274 (USE FORMAT 7 FOR FULLTEXT)

**Excite and Intuit Web Sites Launch Timely Refinance Center In Response To Big Drop In Mortgage Rates**

PR Newswire, p0120LATU050

Jan 20, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 884

... of different mortgage loan products, customized to their particular property and financial situation. After a **lender** is chosen, the consumer is able to start the **mortgage application process online** .

"QuickenMortgage is the optimal way to refinance via the Internet," said Joe Kraus, senior vice...

**16/3,K/157 (Item 71 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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05432284 Supplier Number: 48238060 (USE FORMAT 7 FOR FULLTEXT)

**Intuit Gets Excite-d About Mortgage Refinancing 01/20/98**

Newsbytes, pN/A

Jan 20, 1998

Language: English Record Type: Fulltext  
Document Type: Newswire; General Trade  
Word Count: 314

... the six charter lenders, directly via the Web site. After he or she chooses a **lender**, they are able to start the **mortgage application process online**.

Intuit officials said the refinancing trend has helped readership on the QuickenMortgage Web site. Traffic...

**16/3,K/158 (Item 72 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05425698 Supplier Number: 48229051 (USE FORMAT 7 FOR FULLTEXT)  
**Online Application Offers Quick, Convenient Way to Obtain New Mortgage or Refinancing from Crestar Mortgage Corporation**  
PR Newswire, p0115DCTH022  
Jan 15, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 559

... site also offers information on Crestar's "Two Hour Approval Technology," or "THAT," an automated **underwriting** system that speeds dramatically the **mortgage approval process**. In addition, the **Web** site provides the latest interest rate information, tools that enable homebuyers to estimate how large...

**16/3,K/159 (Item 73 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05420495 Supplier Number: 48222099  
**Mortgage Choice to offer web service**  
Australian Financial Review, p24  
Jan 12, 1998  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:  
The largest home mortgage **broker** in Australia, Mortgage Choice, has introduced an **internet loan** information and **application** service to take on online broking pioneer directly. The service should start in April 1998...

**16/3,K/160 (Item 74 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05326076 Supplier Number: 48106419 (USE FORMAT 7 FOR FULLTEXT)  
**Intuit Launches QuickenMortgage Online 11/05/97**  
Newsbytes, pN/A  
Nov 5, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; General Trade  
Word Count: 514

... customers seeking to refinance can pre-qualify in minutes with one of the six charter **lenders**, and even start the **mortgage application process online**," he said.

For consumers who are not yet ready to get a loan, Harris said...

**16/3,K/161 (Item 75 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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05305330 Supplier Number: 48076963 (USE FORMAT 7 FOR FULLTEXT)

**SBA Test Lets Lenders Process Loans on Net**

NATHAN, SARA

American Banker, p19

Oct 27, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 293

... of pilot operations for SBA's office of financial assistance, said six of the 18 **lenders** that use the agency's Fastrak program plan to **process these loans on - line**.

"It streamlines the **loan process**," said Pamela Davis, vice president and manager of the SBA lending department at CoreStates, which...

**16/3,K/162 (Item 76 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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05219169 Supplier Number: 47960973 (USE FORMAT 7 FOR FULLTEXT)

**Source One Announces Participation in Virtual Loan Corp.'s Loan Locator**

**Interactive Loan World Wide Web Site**

PR Newswire, p905DEF019

Sept 5, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 559

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Locator Quoting Engine, consumers can prequalify, receive customized real time quotes, make comparisons between multiple **lenders** rates and terms, and then **apply online**. The **Loan Locator** site is unique in that it both prequalifies consumers and then provides them with...

**16/3,K/163 (Item 77 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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05177588 Supplier Number: 47901676 (USE FORMAT 7 FOR FULLTEXT)

**INDUSTRY BRIEFS:CMSI Partners With UCS.**

Credit Risk Management Report, v7, n15, pN/A

August 11, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 167

... and pro-processing of its non-prime auto loans. Credit Connection allows auto dealers to reroute **loan applications** to **lenders online** through CMSI's central host computer. CreditRevue, a credit processing automation and risk management...

**16/3,K/164 (Item 78 from file: 16)**  
DIALOG(R) File 16:Gale Group PROMT(R)  
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05172339 Supplier Number: 47893784  
**AnyTime Access and CMSI Sign Joint Marketing Agreement**  
PR Newswire, p0806PHW031  
August 6, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 849

... s Credit Connection(R), a high-speed electronic link that allows auto dealers and other **third - party** originators to route **loan applications** to **lenders on - line** through CMSI's central host computer in Columbia, Maryland.

The partnership will enable AnyTime Access...

**16/3,K/165 (Item 79 from file: 16)**  
DIALOG(R) File 16:Gale Group PROMT(R)  
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05153898 Supplier Number: 47866414 (USE FORMAT 7 FOR FULLTEXT)  
**FormNet Inc., Countrywide Home Loans, Inc. to Co-Market LoanWolf, Nation's First Complete Electronic Home Loan Software Package**  
PR Newswire, p0728LAM037  
July 28, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 662

... becomes a proactive participant in using the LoanWolf program, and one of the first mortgage **lenders** that will be receiving **on - line home loan applications** via FormNet's secure network.

Cameron King, Countrywide's Executive Vice President of Electronic Commerce...

**16/3,K/166 (Item 80 from file: 16)**  
DIALOG(R) File 16:Gale Group PROMT(R)  
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05036055 Supplier Number: 47393823  
**Online mortgage store links lenders with apps.**  
Bank Advertising News, v20, n18, p6  
May 19, 1997  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

Keystroke Financial **Network** is accepting **mortgage applications** on the **Internet** through its five **lenders** using its originating loan system. Keystroke's, an affiliate of Northwest Securities of Seattle, WA...

16/3,K/167 (Item 81 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04950809 Supplier Number: 47276140 (USE FORMAT 7 FOR FULLTEXT)  
**Thrift Taps Net to Expand into Consumer Finance**  
PRAKASH, SNIGDHA  
American Banker, p12  
April 7, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 365

... Internet, Mr. Kinane said.  
It is using FIS Corp.'s EasyLender software, which allows the **brokers**  
to send **loan applications** over the **Internet** to Avondale.  
The software's other functions include retrieval of title reports and  
appraisals.  
An...

16/3,K/168 (Item 82 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04795164 Supplier Number: 47056201 (USE FORMAT 7 FOR FULLTEXT)  
**Inland Mortgage Uses Internet to Provide Quicker, More Affordable Home  
Loans; Leading Mortgage Bank Allows Customers Access to Online Library,  
Competitive Rates and Loan Approval in Hours.**  
Business Wire, p1221065  
Jan 22, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 616

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
...quickly receive approval, all from the comfort of my h As a direct  
lender that **underwrites** its own loans and makes all loan **underwriting**  
decisions, Inland **Mortgage** 's **online process** streamlines the approval  
process for many qualified borrowers. By submitting a simple loan  
application via...

16/3,K/169 (Item 83 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04759884 Supplier Number: 47005834 (USE FORMAT 7 FOR FULLTEXT)  
**Interactive Beat-Branch Packs Them In With Free Coffee, Internet Lessons**  
Bank Technology News, pN/A  
Jan 1, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1410

... bring an underwriting capability to IBM's Auto Loan Exchange (ALX).  
ALX connects borrowers and **lenders** through an **Internet** clearinghouse.

Auto buyers **apply** for **loans** on a workstation located at the auto dealership, and are notified of the lender's...

**16/3,K/170 (Item 84 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04733183 Supplier Number: 46967711 (USE FORMAT 7 FOR FULLTEXT)  
**Lotus Ships Domino 4.5 Server and Notes 4.5 Client**  
PR Newswire, p1212NETH022  
Dec 12, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1255

... vice president, groupware/IT division, Countrywide Credit Industries, Inc., the nation's leading residential mortgage **lender** and mortgage loan servicer. "When a customer submits a **loan application** via our **Web** site, Domino insures that the application moves quickly and effortlessly through the approval process. It...

**16/3,K/171 (Item 85 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04562418 Supplier Number: 46705914 (USE FORMAT 7 FOR FULLTEXT)  
**Big Volume Seen for GE Conduit**  
Commercial Mortgage Alert, pN/A  
Sept 13, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 269

... raise funds so cheaply. The company will also be able to rely on a nationwide **network** of **mortgage** offices to **process loans**.

Under the program, called GE Capital Access, the company will **underwrite**, close and fund loans itself. The mortgages will be amassed for securitization, with the resulting...

**16/3,K/172 (Item 86 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

04284683 Supplier Number: 46278765 (USE FORMAT 7 FOR FULLTEXT)  
**LOAN PROSPECTOR STREAMLINES THE MORTGAGE PROCESS FOR 100,000 HOMEBUYERS IN THE FIRST YEAR**  
PR Newswire, p0402DCTU023  
April 2, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 976

... larger geographic area without huge investments in brick and mortar."

Flagstar is using its Security **Network Approval Process** (SNAP) with **Loan** Prospector to improve its **underwriting** capability right at the time and place of application.



"By equipping our underwriters with Loan...

**16/3,K/173 (Item 87 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

04177452 Supplier Number: 46102806 (USE FORMAT 7 FOR FULLTEXT)  
**NEW '30-MINUTE MORTGAGE,' STREAMLINED ELECTRONIC LOAN LAUNCHED BY CROSSLAND  
MORTGAGE CORP. AND FANNIE MAE; SOON WILL BE AVAILABLE NATIONWIDE**  
PR Newswire, p129DCM021  
Jan 29, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 787

... mortgage approval decisions to borrowers. It also can provide a seamless, nearly invisible tool for **lenders** to link to their own **mortgage processing networks**. These features will speed the process, lowering costs both to **lenders** and borrowers, and will enable borrowers to know in minutes whether their loan application has...

**16/3,K/174 (Item 88 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

02710239 Supplier Number: 43622458 (USE FORMAT 7 FOR FULLTEXT)  
**HIGH-FLYING APPS**  
CommunicationsWeek, pWP43  
Feb 1, 1993  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1664

... provides both reliability for PMI's mission-critical loan applications and the speed to let **underwriters** process more loans per day than ever before.

Via the **network**, **loan applications** are transmitted to PMI's headquarters, where they are reviewed using sophisticated artificial-intelligence programs...

**16/3,K/175 (Item 89 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

01503313 Supplier Number: 41825304 (USE FORMAT 7 FOR FULLTEXT)  
**AFS ANNOUNCES LEVEL III MORTGAGE PROCESSING SYSTEM**  
News Release, p1  
Jan 30, 1991  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 415

... 9300

From:  
Grant Advertising, Inc.  
Contact: Tom Grant

(215) 363-5255

AFS ANNOUNCES LEVEL III **MORTGAGE PROCESSING SYSTEM**

\* \* \*

INTERACTIVE, **ON - LINE** SYSTEM OFFERS MORTGAGE **LENDERS** NEW PRODUCT DEVELOPMENT CAPABILITIES

EXTON, PA, January 30, 1991 -- Automated Financial Systems, Inc., has announced...

**16/3,K/176 (Item 1 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

11143369 SUPPLIER NUMBER: 54963566 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Home Ownership: Gen X Travels Web, Not Main St., to Buy 1st Home.**  
Habal, Hala  
American Banker, 164, 118, 1  
June 22, 1999  
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1627 LINE COUNT: 00128

... surfed real estate agents' Web sites, taking virtual tours of houses for sale. They read **on - line** articles about the **mortgage process** and what to expect. Then they hired an **agent**, who helped them find a town house that they could afford-the price was \$250...

**16/3,K/177 (Item 2 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10621260 SUPPLIER NUMBER: 21269448 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Leapfrogging traditional ways. (mortgage lending) (Cover Report: Global Change) (Industry Overview)**  
Moore, Joe; Saelens, John F.  
Mortgage Banking, v58, n1, p44(6)  
Oct, 1998  
DOCUMENT TYPE: Industry Overview ISSN: 0730-0212 LANGUAGE:  
English RECORD TYPE: Fulltext  
WORD COUNT: 2795 LINE COUNT: 00220

... who knows exactly what he or she is looking for in a loan.  
\* Deliver pricing, **loan** information and **applications** over the **Internet** - whether to **Realtors**, correspondents or the public.  
\* Tie all avenues of production - traditional loan officers, brokers, the Internet...

**16/3,K/178 (Item 3 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10617467 SUPPLIER NUMBER: 21265739 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**QuickenMortgage offers online applications, five new lenders.**  
**(Internet-based mortgage loan service)**  
Real Estate Weekly, v45, n12, p33(1)  
Oct 21, 1998  
LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 507 LINE COUNT: 00046

... stop shopping for competitive, low price mortgages from a set of the nation's leading **lenders**, will expand its service to include an **online mortgage application**, five new **lenders** and direct access to over 500,000 home listings around the country.

Consumers can save hundreds of dollars and speed up the mortgage process by comparison shopping and **applying** for a **loan** with QuickenMortgage. The **online mortgage application** shortens the **loan process** because QuickenMortgage applications are electronically transmitted to participating **lenders** at consumers' request.

The five new lenders, including Allied Mortgage Capital Corporation, American Finance & Investment...

**16/3,K/179 (Item 4 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10557750 SUPPLIER NUMBER: 21229242

**PC Brokerage Unit at DLJ Offers Mortgages On-Line.**

Luhby, Tami

American Banker, v163, n205, p15(1)

Oct 14, 1998

ISSN: 0002-7561

LANGUAGE: English

RECORD TYPE: Abstract

...ABSTRACT: s World Wide Web site now supports comparisons of mortgage rates from major national mortgage **lenders** and supports **on - line mortgage applications**. In addition tot he new mortgage service, DLJdirect offers an asset management account, automated teller...

**16/3,K/180 (Item 5 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10546579 SUPPLIER NUMBER: 53096233

(USE FORMAT 7 OR 9 FOR FULL TEXT)

**IT investments pay off during mortgage boom. (Company Business and Marketing)**

Barb, Julia; Cole-Gomolski King

Computerworld, 1(1)

Oct 19, 1998

ISSN: 0010-4841

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 633

LINE COUNT: 00052

... said most banks have been slow to automate the mortgage loan process.

For instance, many **lenders** now allow customers to **apply** for a **loan** over the **Internet**. That helps to bring in business, but some parts of the mortgage business aren't...

**16/3,K/181 (Item 6 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10546575 SUPPLIER NUMBER: 53096229

(USE FORMAT 7 OR 9 FOR FULL TEXT)

**Executive briefing. (News Briefs)**

Computerworld, 3(1)

Oct 19, 1998

ISSN: 0010-4841      LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT: 466      LINE COUNT: 00039

... companies are turning to technology to keep up with a flood of business. Videoconferencing and **online loan applications** speed the process, but not all **lenders** are on board. Unlike credit cards, mortgage applications require human intervention. New technology can overload...

**16/3,K/182      (Item 7 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10536985      SUPPLIER NUMBER: 21216808      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Web App Servers -- This New Class Of Middleware Is Speeding Application Development And Becoming A Strategic Platform For Web-To-Legacy Integration. (Technology Information)**

Copeland, Ron

InformationWeek, n704, pA1(1)

Oct 12, 1998

ISSN: 8750-6874      LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT: 2318      LINE COUNT: 00197

... increase business volume, says David Rae, a Norwest systems architect. Norwest deployed a self-service **Web application** that lets **mortgage brokers** instantly qualify high-risk mortgages.

"We're getting data directly from a broker's computer..."

**16/3,K/183      (Item 8 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10423034      SUPPLIER NUMBER: 21060736      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**QuickenMortgage 2.0 makes debut; offers rebate to loan applicants.**

Real Estate Weekly, v44, n51, p27(1)

July 29, 1998

LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT: 675      LINE COUNT: 00060

... debuts the second version of its site.

The new version expands QuickenMortgage to include an **online mortgage application**, five new **lenders** and direct access to over 500,000 home listings in the U.S.

QuickenMortgage, an...

**16/3,K/184      (Item 9 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10333423      SUPPLIER NUMBER: 20932757      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**E-LOAN Introduces E-TRACK 24 X 7 Customer Service for Mortgages.**

Business Wire, p7220003

July 22, 1998

LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT: 580      LINE COUNT: 00051

... access to information on the status of their loan application at every stage of the **process**. E- **LOAN** is the only **online multi-lender**

offering comprehensive and customized loan tracking to its customers.  
"People want to know what's...

**16/3,K/185 (Item 10 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10212908 SUPPLIER NUMBER: 20617587 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Intuit Reports Third Quarter Results.**  
Business Wire, p5180371  
May 18, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2427 LINE COUNT: 00397

... of Quicken.com. QuickenMortgage released version 2.0 which expanded the QuickenMortgage offering to include **online mortgage applications**, five new **lenders** raising the total to 11, and direct access to over 500,000 home real estate...

**16/3,K/186 (Item 11 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10169561 SUPPLIER NUMBER: 20341545 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Reinventing real estate closings.**  
Cobert, Beth F.; Kenworthy, Catherine  
McKinsey Quarterly, n3, p133(5)  
Summer, 1997  
ISSN: 0047-5394 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1845 LINE COUNT: 00152

... beginning to bundle services at closing, facilitated by Freddie Mac and Fannie Mae's automated **underwriting** products. Countrywide now handles **online loan applications**. American Finance and Investment advertises the lowest mortgage rate available on line. Intuit has launched...

**16/3,K/187 (Item 12 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10166772 SUPPLIER NUMBER: 20223101 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Mortgage lending on the 'net'.**  
America's Community Banker, v6, n10, p52(1)  
Oct, 1997  
LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 250 LINE COUNT: 00024

... consumers will be able to electronically obtain mortgage advice and current rates, pre-qualify for **loans**, and **apply** for **mortgage loans online** through Quickenmortgage.

Five of the nation's top 25 **lenders** - Countrywide Home Loans, HomeSide Lending, North American Mortgage Co., PNC Mortgage and Principal Residential Mortgage...

**16/3,K/188 (Item 13 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

10143505 SUPPLIER NUMBER: 20531365 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Net.Bank Wants Clients On-Line, Not in Line.**  
Power, Carol  
American Banker, v163, n76, p14(1)  
April 23, 1998  
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1411 LINE COUNT: 00112

... and our shareholders higher profitability," Mr. Grimes said.  
Future revenue opportunities could come from selling **on - line mortgage application** software to **brokers** and from establishing a partnership with a travel planner to serve customers over the Internet...

**16/3,K/189 (Item 14 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

09845083 SUPPLIER NUMBER: 19949174 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Intuit Launches QuickenMortgage On The Internet**  
PR Newswire, p1104LATU053  
Nov 4, 1997  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1137 LINE COUNT: 00104

... customers seeking to refinance can pre-qualify in minutes with one of the six charter **lenders** , and even start the **mortgage application process online** .

Chase Manhattan Mortgage Corporation, Countrywide Home Loans, HomeSide Lending, North American Mortgage Company, PNC Mortgage...

**16/3,K/190 (Item 15 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

09471303 SUPPLIER NUMBER: 19390692 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**On-line auto lending seen offering banks an advantage**  
McQuillen, Daniel  
American Banker, v162, p10(1)  
May 9, 1997  
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 759 LINE COUNT: 00062

...ABSTRACT: in the future. However, it is not certain that customers will be able to file **loan applications** with **lenders on - line** , but banks and thrifts should benefit from this. In 1995 only 42.1% of the...

**16/3,K/191 (Item 16 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

09402237 SUPPLIER NUMBER: 19277090 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Thrift taps Net to expand into customer finance. (Avondale Federal Savings Bank uses Internet to become multistate finance company) (Brief Article)**  
Prakash, Snigdha  
American Banker, v162, n65, p12(1)

April 7, 1997

DOCUMENT TYPE: Brief Article      ISSN: 0002-7561      LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 383      LINE COUNT: 00033

... Internet, Mr. Kinane said.

It is using FIS Corp.'s EasyLender software, which allows the **brokers** to send **loan applications** over the **Internet** to Avondale.

The software's other functions include retrieval of title reports and appraisals.

An...

**16/3,K/192      (Item 17 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

08023667      SUPPLIER NUMBER: 17330732      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Internet sites attract growing throngs of home-loan customers. (mortgage lenders are using on-line computer services) (Brief Article)**

Hornblass, Jonathan S.

American Banker, v160, n141, p16(1)

July 25, 1995

DOCUMENT TYPE: Brief Article      ISSN: 0002-7561      LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 471      LINE COUNT: 00042

... Some lenders - like United Companies Financial Corp., Baton Rouge, La. - allow borrowers to fill out **loan applications on - line**. United Companies, mainly a home equity **lender**, got 80 **loan applications** over the **Internet** in June.

Norwest Mortgage, a subsidiary of Norwest Corp., Minneapolis, is the largest mortgage bank...

**16/3,K/193      (Item 18 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

07993245      SUPPLIER NUMBER: 16783611      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Automated underwriting down under. ( online approval of mortgage applications in Australia) (Cover Report: Technology) (Cover Story)**

Neagle, Thomas F.

Mortgage Banking, v55, n6, p12(6)

March, 1995

DOCUMENT TYPE: Cover Story      ISSN: 0730-0212      LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 3416      LINE COUNT: 00280

**Automated underwriting down under. ( online approval of mortgage applications in Australia) (Cover Report: Technology) (Cover Story)**

**16/3,K/194      (Item 19 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

07816344      SUPPLIER NUMBER: 14990244      (USE FORMAT 7 OR 9 FOR FULL TEXT)

**MBA: heavy technology investments seen. (Mortgage Bankers Association of America)**

Mortgage Marketplace, v94, n14, p 12(1)

April 11, 1994

ISSN: 0744-3927

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 433

LINE COUNT: 00032

... take advantage of the growing popularity of on-line services like Prodigy, CompuServe and America Online, for taking loan applications. Countrywide Funding, the Pasadena, Calif.-based mega-lender, is the only polled institution now using an on-line service in the loan application process, that being Prodigy.

Lenders also expect to be using more automated underwriting systems. While steadily growing in popularity, those...

16/3,K/195 (Item 20 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

07519187 SUPPLIER NUMBER: 15761078 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The mortgage industry: virtual banking and virtual technology. (Executive View)**

Teixeira, Diogo

American Banker, v159, n166, p7A(2)

August 29, 1994

ISSN: 0002-7561

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1356 LINE COUNT: 00115

... required to originate a mortgage, and capturing customer information as early as possible in the process.

\* Computerized loan origination systems network together borrowers, real estate brokers, and mortgage underwriters. Mortgage origination is a time-urgent process due to interest rate fluctuations, and CLOs give...

16/3,K/196 (Item 21 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

07477035 SUPPLIER NUMBER: 15596936 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Underwriting accelerated; automated program could significantly reduce time costs.**

Mortgage Marketplace, v94, n28, p1(2)

July 18, 1994

ISSN: 0744-3927

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 470 LINE COUNT: 00040

... statistical modeling systems that remove the subjectivity from a lending decision, Freddie said.

When a lender sends information from a loan application via computer network, Freddie's service applies decision rules to determine eligibility to reach a decision on whether to...

16/3,K/197 (Item 22 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

06739234 SUPPLIER NUMBER: 14264465 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**MOTOROLA'S EMBARC EXPANDS WITH NEW SERVICES AND SOFTWARE**



PR Newswire, p1025NY028  
Oct 25, 1993  
LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 514      LINE COUNT: 00046

... subscribers to the RadioMail wireless messaging service which provides connections to most wired and wireless **networks** .  
-- **Mortgage Bankers Application** -- **Mortgage lenders** can now use EMBARC to broadcast rate updates simultaneously to all of their brokers, increasing...

**16/3,K/198      (Item 23 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

05775179      SUPPLIER NUMBER: 11751132      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Neural networks: no zealots yet but progress being made. (discussion at Information Technology Research Centre symposium)**  
Fuochi, Andre  
Computing Canada, v18, n2, p16(1)  
Jan 20, 1992  
ISSN: 0319-0161      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 514      LINE COUNT: 00040

... expert systems.  
For instance, you can use an expert system in conjunction with a neural **network** to create a **mortgage underwriting application** . In this case, the insurance application would be granted only when both systems say yes...

**16/3,K/199      (Item 1 from file: 160)**  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

01313297  
**DML to Offer Mortgage Software for Tandem.**  
AMERICAN BANKER      February 5, 1986      p. 9

... with DML. Under terms of the agreement, DML will market its system to banks and **brokers** that use Tandem computers. Its system supports **on - line processing** of **mortgage** -backed securities transactions from the beginning to the end of each transaction.      ...

**16/3,K/200      (Item 1 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

02313548      SUPPLIER NUMBER: 55100402      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**e-Business Application Testing In Action. (Company Operations)**  
Sullivan, Dan  
e-Business Advisor, 17, 7, 10  
July, 1999  
LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2257      LINE COUNT: 00197

... IS staff can be alerted immediately before customers detect a problem.

Preparing for 1,000 **Web applications**  
Countrywide Home **Loans** , Inc. is an independent residential mortgage **lender** and service provider. Four years ago, Countrywide embarked on a comprehensive Internet development program, with...

**16/3,K/201 (Item 2 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

02256375 SUPPLIER NUMBER: 53467534 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Online Loans Pick Up Momentum.(Internet/Web/Online Service Information)**  
Hoffman, Karen Epper  
Internet World, 4, 33, 46(1)  
Oct 12, 1998  
ISSN: 1081-3071 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1361 LINE COUNT: 00118

... origination market.

What's more, supporters said, the ability to move even part of the **loan process online** will save **lenders** big bucks by acquiring customers less expensively and cutting back on wasted resources. For consumers...

**16/3,K/202 (Item 3 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

02217010 SUPPLIER NUMBER: 21116198 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Internet Update.**  
Newsbytes, n91, pNEW09040016  
Sept 4, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 654 LINE COUNT: 00058

... MortgageBase calculates the best fee and rate combination for the individual from its associated wholesale **lenders** . Users can even make a secure **application** for a **mortgage** . World Wide **Web** :  
<http://www.mortgagebase.com>  
Nitty Gritty Info From San Diego Online  
The new offshoot of...

**16/3,K/203 (Item 4 from file: 275)**  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

02192840 SUPPLIER NUMBER: 20175635 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Intuit Gets Excite-d About Mortgage Refinancing.**  
Newsbytes, pNEW01200021  
Jan 20, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 320 LINE COUNT: 00029

... the six charter lenders, directly via the Web site. After he or she chooses a **lender** , they are able to start the **mortgage application process online** .

Intuit officials said the refinancing trend has helped readership on the QuickenMortgage Web site. Traffic...

**16/3,K/204 (Item 5 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

02146105 SUPPLIER NUMBER: 20354947 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**QuickenMortgage Passes 10,000 Online Submissions.**

Newsbytes, pNEW03040034

March 4, 1998

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 705 LINE COUNT: 00064

... customers seeking to refinance can pre-qualify in minutes with one of the six charter **lenders**, and even start the **mortgage application process online**," he said.

For consumers who are not yet ready to get a loan, Harris said...

**16/3,K/205 (Item 6 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

01848355 SUPPLIER NUMBER: 17516621 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Who's calling whom? (includes a related article on Logistics Management Institute's Guide to EDI Translation Software) (Communication-Enabled Applications)**

House, Bill

Data Based Advisor, v13, n9, p83(4)

Oct, 1995

ISSN: 0740-5200 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 3056 LINE COUNT: 00262

... large Western bank is already investing in CEA technology with a project to provide field **agents** with **online** access to **loan processing applications**. Using a combination of Windows for Workgroups, Windows NT Advanced Server, Attachmate, and SQL Server...

**16/3,K/206 (Item 7 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01245625 SUPPLIER NUMBER: 06728253 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Vendor-sponsored directory. (third-party vendor alliances of interest to the financial community) (directory)**

Wall Street Computer Review, v5, n8, p42(14)

May, 1988

DOCUMENT TYPE: directory ISSN: 0738-4343 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 9096 LINE COUNT: 00846

... Thomas M. Wagner (212) 668-9651

BOSS-Back Office Support System

Fault tolerant (S/88), **online** trade **processing** system

(Treasuries, **Mortgage** -Backed Securities, Repurchase Agreements) to provide management, traders, and **brokers** of fixed-income securities with trade related information and management accounting capabilities.

\* Trading/Back Office...

16/3,K/207 (Item 1 from file: 621)

DIALOG(R)File 621:Gale Group New Prod.Annou.(R)

(c) 2004 The Gale Group. All rts. reserv.

01630017 Supplier Number: 48390597 (USE FORMAT 7 FOR FULLTEXT)

**Intuit's QuickenMortgage 2.0 Debuts Today and Offers a \$225 Rebate to Online Loan Applicants**

PR Newswire, pN/A

March 31, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 837

... debuts the second version  
of its site. The new version expands QuickenMortgage to include an  
**online mortgage application**, five new lenders  
and direct access to  
over 500,000 home listings in the US. QuickenMortgage, an  
award...

16/3,K/208 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

04188974 Supplier Number: 54801115 (USE FORMAT 7 FOR FULLTEXT)

**CHAT ROOM LEWIS GOLDMAN.**

Financial Net News, v4, n22, p9

May 31, 1999

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 921

... people go through the mortgage process. In terms of applications  
online there are obviously some **lenders** who have the complete 1003, which  
is the **mortgage application online** now. We don't. We have a lead form  
that we then follow up on...

16/3,K/209 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04135720 Supplier Number: 54277154 (USE FORMAT 7 FOR FULLTEXT)

**ALLIANCE & LEICESTER: A&L marks Internet mortgages with web-site  
Competition for first time buyers.**

M2 Presswire, pNA

April 1, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 365

... Internet has been particularly pleasing as A&L is one of only a  
handful of **lenders** who accept **on - line mortgage applications**.  
Several hundred visitors to the web-site have already started an  
application, requesting an obligation...

16/3,K/210 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

04081939 Supplier Number: 53663954 (USE FORMAT 7 FOR FULLTEXT)  
**DATAMERGE: DataMerge announces electronic commercial real estate loan submission/application system.**

M2 Presswire, pNA

Jan 28, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 939

... allows borrowers seeking commercial real estate loans to instantly apply to as many as 500 **lenders** and receive preliminary loan commitments electronically.

With **CyberLoan 2000**, the **loan application process**, which traditionally takes up to two weeks, now takes less than 30 minutes. The system...

**16/3,K/211 (Item 4 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

03996237 Supplier Number: 53123967 (USE FORMAT 7 FOR FULLTEXT)

**ONE YEAR AGO IN FINANCIAL NETNEWS.**

Financial Net News, p10(1)

May 4, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 79

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Countrywide Home Loans, the nation's largest independent mortgage **lender**, was planning to offer real-time **online** approvals of **mortgage applications** over its **Web** site (www.countrywide.com). [The firm started the initiative last summer, said Cameron King, executive...

**16/3,K/212 (Item 5 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

03975571 Supplier Number: 53010660 (USE FORMAT 7 FOR FULLTEXT)

**IBM: IBM expands WebSphere product line.**

M2 Presswire, pNA

Sept 10, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1156

... been using WebSphere Application Server and WebSphere Studio to develop and roll-out self-service **mortgage applications**. "Using IBM's **WebSphere** product line, Norwest Mortgage **brokers** can submit loan information and check the status of a loan from our Web site...

**16/3,K/213 (Item 6 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03949924 Supplier Number: 50281892 (USE FORMAT 7 FOR FULLTEXT)

**Internet Update 09/04/98**

Newsbytes, pN/A

Sept 4, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; General Trade

Word Count: 654

... MortgageBase calculates the best fee and rate combination for the individual from its associated wholesale **lenders** . Users can even make a secure **application** for a **mortgage** . World Wide **Web** :

<http://www.mortgagebase.com>

Nitty Gritty Info From San Diego Online

The new offshoot of...

**16/3,K/214 (Item 7 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

03920503 Supplier Number: 50149858 (USE FORMAT 7 FOR FULLTEXT)

**-UNISYS: Unisys, EDS, & Transcor Group team to offer Microsoft Windows**

**NT-based loan origination solution**

M2 Presswire, pN/A

July 13, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1050

... or passing information to the core banking system upon the completion of the institution's **loan approval process** . Transcor's **Internet Lender** module further reduces costs by allowing loan applicants to initiate the loan origination from the...

**16/3,K/215 (Item 8 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

03849771 Supplier Number: 48371805 (USE FORMAT 7 FOR FULLTEXT)

**TECHNOLOGY CORNER**

Credit Risk Management Report, v8, n5, pN/A

March 23, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 509

... released its 1003 mortgage application developed for the Internet. This technology, customized for individual mortgage **lenders** ' Web sites, allows a borrower to complete a full **mortgage application online** , submit the application to the **lender** and receive approval via the **Internet** . "Traditional **loan application** methods are being replaced by new technologies. With the full 1003 application now available, a...

...and general manager of ALLTEL's front-end systems. Once a borrower completes the 1003 **loan application online** , it is routed to the **lender** to begin the approval process. The **online 1003 loan application** will also be integrated with ALLTEL's InterAct product, a

system that automates loan origination...

**16/3,K/216 (Item 9 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

03845698 Supplier Number: 48360088 (USE FORMAT 7 FOR FULLTEXT)

**Master's New Website Ready**

The Mortgage Marketplace, v21, n111, pN/A

March 16, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 282

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Financial is putting the finishing touches on its new website, which will allow borrowers to **apply for mortgages on - line** and give correspondents and wholesale **lenders** much greater access to the lender's technology.

**16/3,K/217 (Item 10 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

03749454 Supplier Number: 48108737 (USE FORMAT 7 FOR FULLTEXT)

**INTUIT EXPANDS WEB OFFERINGS WITH MORTGAGE, TAX PACKAGES**

Information & Interactive Services Report, v18, n44, pN/A

Nov 7, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 922

... they can obtain. By early 1998, the system will be enhanced so that customers can **apply for mortgages online**.

Cook said the approach - which bypasses the commission-driven **realtor** system - can save customers substantially on new mortgages and refinancing. The first lenders participating in...

**16/3,K/218 (Item 11 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

03723406 Supplier Number: 48045787 (USE FORMAT 7 FOR FULLTEXT)

**FAQS: Will Intuit's Net Service Put the Squeeze on Mortgage Margins?**

Financial Net News, v2, n40, pN/A

Oct 13, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 810

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...be able to access real-time mortgage information and quotes, and can pre-qualify and **apply for loans online** through five of the nation's leading mortgage **lenders**. The Intuit effort has some mortgage industry officials worried.

16/3,K/219 (Item 12 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

03557865 Supplier Number: 47358254 (USE FORMAT 7 FOR FULLTEXT)

**COUNTRYWIDE READIES REAL-TIME MORTGAGES.**

Financial Net News, v2, n17, pN/A

May 5, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 320

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Countrywide Home Loans, the nation's largest independent mortgage lender , will start offering real-time, on - line approvals of mortgage applications in September. The Pasadena, Calif.-based company is also working to make the approvals unconditional...

16/3,K/220 (Item 13 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

03403464 Supplier Number: 47005890 (USE FORMAT 7 FOR FULLTEXT)

**Wizards Of Delivery**

Bank Technology News, pN/A

Jan 1, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 3081

... bring an underwriting capability to IBM's Auto Loan Exchange (ALX). ALX connects borrowers and lenders through an Internet clearinghouse. Auto buyers apply for loans on a workstation located at the auto dealership, and are notified of the lender's...

16/3,K/221 (Item 14 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

03229514 Supplier Number: 46622142 (USE FORMAT 7 FOR FULLTEXT)

**ON-LINE LOANS ALTERING RISK MANAGEMENT PRACTICES Safeguarding Internal, External Information Key**

Credit Risk Management Report, v6, n16, pN/A

August 12, 1996

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1002

... their scoring methodologies, computer capabilities and personnel are adequately equipped to handle the scale of on - line loan applications and approvals. "You may have been a medium-sized [ lender ] that could limit the number of people that went through your door, but now, [you...



16/3,K/222 (Item 15 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03122664 Supplier Number: 46387310 (USE FORMAT 7 FOR FULLTEXT)  
**GATEWAY EQUITY & LOAN NETWORK : Easy** online loan application service  
and online lender directory  
M2 Presswire, pN/A  
May 15, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 532

(USE FORMAT 7 FOR FULLTEXT)  
**GATEWAY EQUITY & LOAN NETWORK : Easy** online loan application service  
and online lender directory  
TEXT:  
M2 PRESSWIRE-15 May 1996-GATEWAY EQUITY & LOAN NETWORK: New nationwide  
lender network offers easy online loan application service and  
online lender directory (C)1994-96 M2 COMMUNICATIONS LTD

16/3,K/223 (Item 16 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

03073639 Supplier Number: 46280028 (USE FORMAT 7 FOR FULLTEXT)  
**CORPORATE EFT REPORT TECHNOLOGY CORNER**  
Corporate EFT Report, v16, n6, pN/A  
April 3, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 524

... site to compute maximum loan amounts, monthly payments and closing costs; E-mail American Finance loan counselors; and apply for loans on - line . American Finance promises credit decisions within 48 hours and lender fees under \$400. The site is located at <http://www.financenter.com>. (Financenter, 520/299...

16/3,K/224 (Item 17 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

03054624 Supplier Number: 46239821 (USE FORMAT 7 FOR FULLTEXT)  
**Bulletin...**  
CardFAX, pN/A  
March 21, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 185

... with more than 4 million subscribers, allows users to purchase securities on-line through discount brokers Quick & Reilly and E'Trade. It also provides mortgage information and applications through several mortgage bankers. The online banking enhancements are expected to expand CompuServe's securities and mortgage offerings.

COPYRIGHT 1996 Faulkner...

16/3,K/225 (Item 18 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02795723 Supplier Number: 45671812 (USE FORMAT 7 FOR FULLTEXT)

**HNC AT A GLANCE**

Credit Risk Management Report, v5, n14, pN/A

July 17, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 219

... intelligence. Some of its products include Eagle, a merchant risk management system; Colleague, a client/ **server application** that automates **mortgage loan underwriting** ; and Falcon, credit card fraud detection software. Pricing: HNC officials declined to reveal pricing because...

16/3,K/226 (Item 19 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

02769666 Supplier Number: 45620296 (USE FORMAT 7 FOR FULLTEXT)

**VIRTUAL REALTY NETWORK JOIN INTEL ON HOME MORTGAGE SERVICE**

Computergram International, n2689, pN/A

June 21, 1995

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 66

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Beach, California-based Virtual Realty Network Inc has joined forces with Intel Corp on an **on - line home mortgage processing** service in which home buyers can negotiate with mortgage **lenders** by videoconferencing: called Loanmaker, the service is an electronic network using Intel's ProShare kit...

16/3,K/227 (Item 20 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

02761210 Supplier Number: 45603704 (USE FORMAT 7 FOR FULLTEXT)

**SUPERIOR, FIRST MORTGAGE SET ALLIANCE**

Mortgage-Backed Securities Letter, v10, n24, pN/A

June 12, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 141

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Superior Bank FSB has entered into an agreement with First Mortgage **Network** to introduce **mortgage processing** automation to **brokers** at the bank's Alliance Funding unit.

16/3,K/228 (Item 21 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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02546483 Supplier Number: 45135967 (USE FORMAT 7 FOR FULLTEXT)

**AMERICA ONLINE STAKES OUT GROUND IN EDI**

EDI News, v8, n23, pN/A

Nov 14, 1994

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1054

... being hammered out. According to Blass, consumers will likely have access to information on various **brokers** and **lenders**. They may also be able to **apply** for **loans online**. (Mixstar Inc., 714/729-9739; Contour Software Inc., 408/370-1700)

Copyright 1994 Phillips Business...

16/3,K/229 (Item 22 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

02187062 Supplier Number: 44127173 (USE FORMAT 7 FOR FULLTEXT)

**Realtors Can Help Clients Mortgage-Hunt On-line 09/29/93**

Newsbytes, pN/A

Sept 29, 1993

Language: English Record Type: Fulltext

Document Type: Newswire; General Trade

Word Count: 345

The San Jose, California-based company claims **realtors** can shop for **mortgages** and even **apply on - line**, saving their customers thousands of dollars in interest and garnering a fee for themselves from...

16/3,K/230 (Item 23 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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01501063 Supplier Number: 42113240 (USE FORMAT 7 FOR FULLTEXT)

**NEURAL NETWORKS: HOW THEY ARE BEING USED AND THE STATE OF THE INDUSTRY**

Intelligent Software Strategies, v7, n6, pN/A

June, 1991

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 4324

... improve accuracy. For instance, you can use an expert system in conjunction with a neural **network** to create a **mortgage underwriting application**. In this case the insurance application would be granted only when both systems say "yes..."

16/3,K/231 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

05943921 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**QuickenMortgage Edges Out E-Loan for Number of Loans Originated in First**

**Quarter of 1999**  
PR NEWSWIRE  
June 28, 1999  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 424

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... consumers to pre-qualify and pre-approve themselves online at no cost, and submit an **online mortgage application** to participating **lenders**. Consumers can also access over 1,200,000 home listings in the U.S., as...

**16/3,K/232 (Item 2 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

05840914 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Home Ownership: Gen X Travels Web, Not Main St., to Buy 1st Home**  
AMERICAN BANKER, p1  
June 22, 1999  
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1512

... surfed real estate agents' Web sites, taking virtual tours of houses for sale. They read **on - line** articles about the **mortgage process** and what to expect. Then they hired an **agent**, who helped them find a town house that they could afford-the price was \$250...

**16/3,K/233 (Item 3 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

05544061  
**WA Home Loans unveils growth plans**  
Brett Lane  
ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (WEST AUSTRALIAN), p37  
May 31, 1999  
JOURNAL CODE: WTWA LANGUAGE: English RECORD TYPE: ABSTRACT  
WORD COUNT: 93

WA Home Loans has signalled further expansion plans with the launch of an **online mortgage application** facility. The fast growing non-bank **lender** which has a \$A2.3bn loan book and the nation's lowest variable mortgage rate...

**16/3,K/234 (Item 4 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

05285090 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Fannie Mae Testing Lender-Broker Link on Internet**  
SECTION TITLE: Mortgages  
JOSHUA BROCKMAN  
AMERICAN BANKER, v164, p9  
March 31, 1999  
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 375

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... long-term Desktop Originator lenders," Mr. Williams said. CrossLand, already a client of LION, said **brokers** will now have the option of submitting **loan applications** directly from the **Web** site. Copyright c 1999 American Banker, Inc. All Rights Reserved. <http://www.americanbanker.com>

**16/3,K/235 (Item 5 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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05195081

**PR Newswire California Summary, Tuesday, May 4 up to -2-**

PR NEWSWIRE

May 04, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1296

... f bc-CA-Transnational-loan (SAN FRANCISCO) Transnational Financial Corporation Uses Electronic Commerce to Allow **Brokers** to **Process Loans** Via the **Internet** ; This Technology Will Allow LATU018 05/04/1999 09:30 r f bc-CA-Alpine...

**16/3,K/236 (Item 6 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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05115199

**Home loan approvals go online**

James Riley

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (AUSTRALIAN) , p44

April 27, 1999

JOURNAL CODE: WTAU LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 101

Liberty Financial, a "housing loan **broker** " based in the city of Melbourne, has devised an **Internet** -based **loan application** system. According to the company, this is the first system of its type to provide ...

**16/3,K/237 (Item 7 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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04853905 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Intelloan.com Launches Online Automated Home Loan Underwriting Service**

BUSINESS WIRE

March 31, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 318

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... s loan programs. At <http://www.intelloan.com> , a borrower can review

interest rates, calculate loan costs and apply online day or night. Within 24 hours, Intelloan.com's loan underwriting system reviews the loan request and issues a loan approval decision.

The company's three...

**16/3,K/238 (Item 8 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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04763223 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**AAP finance news in brief, March 25**

AAP NEWS

March 25, 1999

JOURNAL CODE: WAAP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1299

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... no longer need to travel from bank to bank or phone around to compare and apply for home loans," Telstra general manager, Internet Services John Rolland said.

The Lenders On Line site, through Telstra Big Pond, provides consumers with loan choices from Westpac Banking...

...is seeking and comes back with the most suitable loan.

Telstra said customers can then apply for a loan over the Internet or by phone fax or mail.

The Lenders On Line site also has a help desk to provide personal assistance over the phone...

**16/3,K/239 (Item 9 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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04762830 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Telstra provides online home loan -2 Sydney**

AAP NEWS

March 25, 1999

JOURNAL CODE: WAAP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 156

(USE FORMAT 7 OR 9 FOR FULLTEXT)

Telstra said customers can then apply for a loan over the Internet or by phone fax or mail.

The Lenders On Line site also has a help desk to provide personal assistance over the phone...

**16/3,K/240 (Item 10 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

04752004 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**BCE Emergis and e-Net OME Internet Mortgage Origination Solution for Lenders' Web Sites**

BUSINESS WIRE

March 24, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 886

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... calculators to assess their monthly payments and amortization period. The borrower completes and submits the **loan application online** through OME. In turn, the **lender** receives the loan through the GoldWorks link, evaluates the application, and contacts the borrower with...

**16/3,K/241 (Item 11 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

04728601 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**FinanCenter Selects mortgage.com as Exclusive Mortgage Resource for Its Popular financenter.com Site**

BUSINESS WIRE

March 23, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 714

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... mortgage.com is dedicated to reducing the cost of mortgage origination and funding by supplying "**Realtors**", home builders and financial institutions with point-of-sale and **Internet** technology, business management, **loan processing**, and call center and mortgage funding capabilities. mortgage.com is privately funded and has over...

**16/3,K/242 (Item 12 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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04564571 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**mortgage.com Grows Executive Team**

BUSINESS WIRE

March 08, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 861

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... mortgage.com is dedicated to reducing the cost of mortgage origination and funding by supplying **realtors**, home builders and financial institutions with point-of-sale and **Internet** technology, business management, **loan processing**, and call center and mortgage funding capabilities. mortgage.com is privately funded and has over...

**16/3,K/243 (Item 13 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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04130077 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**First Mortgage Network Changes Name to mortgage.com and Acquires URL to Reflect Company's Internet Lending Expertise**

BUSINESS WIRE

January 26, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 705

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Mae's desktop underwriter or a lender looking for a pre-qualified opportunity from a **broker**."

mortgage.com **Portal** Streamlines and Simplifies **Mortgage Process** for Consumers

As the industry's most comprehensive mortgage portal, mortgage.com offers an easy...

... mortgage.com is dedicated to reducing the cost of mortgage origination and funding by supplying **realtors**, home builders and financial institutions with point-of-sale and **Internet** technology, business management, **loan processing**, and call center and mortgage funding capabilities. mortgage.com is privately funded with approximately 500...

**16/3,K/244 (Item 14 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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03861089 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Internet Becomes New Medium for Loans**

Psyche Pascual

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (CONTRA COSTA TIMES, CALIF)

December 25, 1998

JOURNAL CODE: KCCT LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1808

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... percent price, and 50 percent service." To lure the Carol Durgins of the world, online **lenders** have also streamlined the financial paperwork. Almost all the **Web** sites have **loan applications** that can be filled out in less than a half-hour. Their Web sites also...

... went with the Internet company.

Customers can get a streamlined refinance loan from their own **lender** just by proving that an **online mortgage** company will **refinance** at little or no charge.

-- Set up a rate watch and register at more than...

**16/3,K/245 (Item 15 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

03817589 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**First Mortgage Network Strengthens Executive Management Team**

BUSINESS WIRE

December 21, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 695

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... dedicated to reducing the cost of mortgage origination and funding for its clients by supplying **realtors**, home builders and financial



institutions with point-of-sale and **Internet** technology, business management, **loan processing**, and call center and mortgage funding capabilities. Additionally, through its acquisition of American Finance & Investment...

**16/3,K/246 (Item 16 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

03716168 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**First Mortgage Network Launches Annual Holiday Charity Campaign; Charity Organizations Benefit From Consumers Purchasing Mortgages Between Thanksgiving and Christmas**

BUSINESS WIRE  
December 10, 1998  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 798

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... dedicated to reducing the cost of mortgage origination and funding for its clients by supplying **realtors**, home builders and financial institutions with point-of-sale and **Internet** technology, business management, **loan processing**, and call center and mortgage funding capabilities. Additionally, through its acquisition of American Finance & Investment...

**16/3,K/247 (Item 17 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

03603832 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Michael Brenner Joins First Mortgage Network as Senior Vice President and General Counsel**

BUSINESS WIRE  
November 30, 1998  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 351

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... dedicated to reducing the cost of mortgage origination and funding for its clients by supplying **realtors**, home builders and financial institutions with point-of-sale and **Internet** technology, business management, **loan processing**, and call center and mortgage funding capabilities. Additionally, through its acquisition of American Finance & Investment...

**16/3,K/248 (Item 18 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

03450192 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Houston Chronicle Real Estate Column**  
Ralph Bivins  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (HOUSTON CHRONICLE)  
November 15, 1998

JOURNAL CODE: KHCN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 627

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... around the nation are listed for sale. And a growing number of home buyers are **applying** for **mortgages** over the **Internet**, Millett said.

Millett, a **Realtor** from Poland Spring, Maine, is the second woman to serve as president of the 720...

**16/3,K/249 (Item 19 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

03187577 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**First Mortgage Network Rewrites The Mortgage Lending Process With openclose.com Electronic Network**

BUSINESS WIRE

October 22, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 974

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... point-of-sale in a wholesale environment. The site is designed to increase communications between **brokers** and **lenders** and simplify the **mortgage** lending **process** by providing an **Internet** "meeting room" in which **lenders** can quickly and easily review loan applications, automated underwriting evaluations, credit reports and loan locks...

**16/3,K/250 (Item 20 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

03149473 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**GHR and FMN Combine Leading Origination Technologies**

BUSINESS WIRE

October 19, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 731

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the mortgage business in general, choose a loan program and rate/point combination, and either **apply** for a **loan on - line** or contact the **lender** for more information.

" **Lenders** are looking for a Web-based solution that goes beyond 'brochure-ware,'" said Allan Redstone...

... dedicated to reducing the cost of mortgage origination and funding for its clients by supplying **realtors**, home builders and financial institutions with point-of-sale and **Internet** technology, business management, **loan processing**, and call center and mortgage funding capabilities. Additionally, through its acquisition of American Finance & Investment...

**16/3,K/251 (Item 21 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

03106080

**First Mortgage Network Expands Executive Team; Gene Devine to Establish Subprime Lending Program; Ron Taylor to Lead E-commerce Consumer Direct Technology Development**

BUSINESS WIRE

October 14, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 580

... dedicated to reducing the cost of mortgage origination and funding for its clients by supplying **realtors**, home builders and financial institutions with point-of-sale and **Internet** technology, business management, **loan processing**, and call center and mortgage funding capabilities. Additionally, through its acquisition of American Finance & Investment...

**16/3,K/252 (Item 22 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

02963237

**Announcement of Lower Federal Interest Rates Benefits Borrowers**

BUSINESS WIRE

September 29, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 381

... business. Convenient and easy-to-use, LendingTree empowers borrowers nationwide by enabling them to quickly **apply online** for **loans** from multiple **lenders** -- with no **brokers**' fees. About LendingTree, Inc. LendingTree, Inc. was founded by Doug Lebda in 1996 and is...

**16/3,K/253 (Item 23 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

02920353

**IBM ramps up Java development for handheld devices**

SECTION TITLE: News

Janice McGinn

NEWSWIRE (VNU)

September 24, 1998

JOURNAL CODE: WNEW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 220

... including the financial services company Key, which is using handheld systems in conjunction with an **Internet** Java based **loan application** service. Hebner said he is in discussions with **third party** developers and he expects to start shipping tools and devices by mid-1999.

**16/3,K/254 (Item 24 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

02779126 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Columbia, S.C., High-Tech Firm Awaits Approval of Internet Loan Process**

Jim Davenport

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (STATE, COLUMBIA, S.C)

September 11, 1998

JOURNAL CODE: KSTC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 362

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... computers to do the business now done by mail, phone and in person.  
Dozens of **lenders** have set up **loan application processes** on the **Internet** for large and small loans. But all of those processes involve people reviewing the applications...

**16/3,K/255 (Item 25 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

02779107 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Technology Group May Win First Patent for Automated Lending Process**

Jim Davenport

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (STATE, COLUMBIA, S.C)

September 11, 1998

JOURNAL CODE: KSTC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 370

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... computers to do the business now done by mail, phone and in person.  
Dozens of **lenders** have set up **loan application processes** on the **Internet** for large and small loans. But all of those processes involve people reviewing the applications...

**16/3,K/256 (Item 26 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

02571574 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The Times Leader, Wilkes-Barre, Pa., Around Town Column**

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (TIMES LEADER, WILKES-BARRE, PA)

August 20, 1998

JOURNAL CODE: KTLE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 516

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and student loan entrance counseling to its Internet web site.  
PHEAA allows students, schools and **lenders** to check the status of PHEAA guaranteed student **loan applications online** 24 hours a day.  
The system includes safeguards to protect the privacy of borrowers.  
Also...

**16/3,K/257 (Item 27 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2004 The Dialog Corp. All rts. reserv.

02494308 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**PHEAA Launches Redesigned Website Offering Online Student Loan Reports And  
Interactive Loan Counseling**  
PR NEWSWIRE  
August 12, 1998  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 362

... loan application status reports and student loan entrance counseling.

PHEAA now lets students, schools and lenders check the status of PHEAA guaranteed student loan applications online, 24 hours a day. Using powerful encryption methods to protect borrower privacy, this inquiry system...

**16/3,K/258 (Item 28 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

02258101 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The Arizona Republic Real Estate Briefs**  
Catherine Reagor  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ARIZONA REPUBLIC)  
July 20, 1998 16:35  
JOURNAL CODE: KAZR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 513

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Web site is supposed to help potential buyers do everything from finding a real estate agent to applying for a mortgage online.

SHOW LOW PROJECT: Desert Troon Cos., known for its upscale north Scottsdale communities, is developing...

**16/3,K/259 (Item 29 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

02055935 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Brightware Inc. Refocuses Brightware Services on the Net; Brightware  
Reorganizes Solutions Business Unit to Align with Company Focus on  
Automating Customer Interaction on the Net**  
BUSINESS WIRE  
June 29, 1998 8:35  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 783

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... capabilities developed for MetLife's Intelligent Text Analyzer and other projects.  
-- Business rule editors and servers developed for mortgage underwriting applications such as Fannie Mae's Business Rule Server and Desktop Underwriter applications.  
-- E-mail processing capabilities developed for Chase Manhattan Bank's EZ Reader application and...

16/3,K/260 (Item 30 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

01982845 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**ARC Systems Reports \$19 Million in Secondary Mortgage Loans Funded Via Internet**  
PR NEWSWIRE  
June 22, 1998 10:34  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 357

(USE FORMAT 7 OR 9 FOR FULLTEXT)

LT2k empowers lenders to use the Internet to quickly process more loan applications and deliver qualified results," said Ed Jones, president of ARC Systems, Inc. "A lender's...

16/3,K/261 (Item 31 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

01895074 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Sybase Customer Fannie Mae Receives the 1998 Computerworld Smithsonian Award Honoring its Innovative Use of Information Technology**  
PR NEWSWIRE  
June 10, 1998 19:1  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 697

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Fannie Mae allows consumers to use the Internet to gather home buying information, complete a mortgage application, and receive online loan approval from a participating lender."

"Fannie Mae's Desktop Underwriter and Sybase Adaptive Server Enterprise provide the key components that help us with our mission...

16/3,K/262 (Item 32 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

01609113 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**\$200 Million Contract, First Quarter Earnings Highlight April at ALLTEL**  
PR NEWSWIRE  
May 12, 1998 11:5  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 816

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... America. The company also has an office at a client site in Peru.

-- ALLTEL offers lenders complete mortgage application on -  
line -- ALLTEL  
announced the completion of a 1003 mortgage application developed for

the Internet . This technology, customized for individual lenders ' web sites, allows a borrower to complete a full application on-line, submit the application...

**16/3,K/263 (Item 33 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

01450663 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**CA: CA names grand prize winners of second-annual "Ingres Site of the Year" awards**

M2 PRESSWIRE

April 22, 1998

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1096

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... staff in carrying out day-to-day tasks. An Ingres-based system allows for an on - line loan application form, analysis of customer profiles, third - party verification, approvals, and cash delivery. Financiera Familiar has found that they can efficiently manage the...

**16/3,K/264 (Item 34 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

01434984 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**CA Names Grand Prize Winners of Second-annual "Ingres Site of the Year" Awards**

BUSINESS WIRE

April 21, 1998 11:21

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 944

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... staff in carrying out day-to-day tasks. An Ingres-based system allows for an on - line loan application form, analysis of customer profiles, third - party verification, approvals, and cash delivery. Financiera Familiar has found that they can efficiently manage the...

**16/3,K/265 (Item 35 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

01216425 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**One-Stop-Shopping Web Sites Prove A Hit with Mortgage Borrowers**

SECTION TITLE: Mortgages

STEVEN MARJANOVIC and HEATHER TIMMONS

AMERICAN BANKER , v163, p1

March 24, 1998

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 784

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to Jan Pasternak, chief operating officer.  
The company has established correspondent relationships with various other **lenders** and **realtors** who can tap into the **Web** site to initiate **loan applications** .

"The cost savings are tremendous," Ms. Pasternak said.  
IMF Loans has hired the cartoonists who...

**16/3,K/266 (Item 1 from file: 476)**  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2004 Financial Times Ltd. All rts. reserv.

0008517870 BOGDCBLACNFT  
**Management: State of the union: Alison Smith looks at three financial services organisations trying to knit merged businesses together**  
ALISON SMITH  
Financial Times, London Edition 1 ED, P 20  
Wednesday, April 3, 1996  
DOCUMENT TYPE: Features; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 1,182

...the organisation which will gain large numbers of N&P people - such as the retail **network** and the **mortgage processing** centre,' says Smart.

Halifax, the UK's largest mortgage **lender** , faces a different challenge. Instead of absorbing Clerical into the existing operations, as it absorbed ...

**16/3,K/267 (Item 1 from file: 613)**  
DIALOG(R)File 613:PR Newswire  
(c) 2004 PR Newswire Association Inc. All rts. reserv.

00131102 19990624NYTH101 (USE FORMAT 7 FOR FULLTEXT)  
**FiNet.com Announces Fiscal 1999 Year End Results, \$20 Million in New Capital Commitment, and Letter of Intent for Strategic Acquisition**  
PR Newswire  
Thursday, June 24, 1999 16:03 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 1,709

...new mortgage auction process has been implemented, where our  
Interloan.com mortgage professionals electronically submit **on - line**  
**consumer loan applications** to a nationwide auction for bids  
from approximately 18 **lenders** .

\* Recent estimates state that there are 36,000 mortgage broker businesses who originated 70% of...

...to-business approach targets this portion of  
the mortgage market. We have been serving mortgage **brokers**  
through our Monument Mortgage channel for years by providing **on - line**  
technologies for **loan processing , underwriting** and  
closings. We  
have taken steps to aggressively expand this business by creating



new customer...

**16/3,K/268 (Item 2 from file: 613)**

DIALOG(R)File 613:PR Newswire  
(c) 2004 PR Newswire Association Inc. All rts. reserv.

00102119 19990504HSNATL1 (USE FORMAT 7 FOR FULLTEXT)  
**PR Newswire National Summary, Tuesday May 4 to 10 A.M. EDT**  
PR Newswire  
Tuesday, May 4, 1999 10:31 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 8,539

...f bc-CA-Transnational-loan  
(SAN FRANCISCO) Transnational Financial Corp. Uses Electronic Commerce  
to Allow **Brokers** to **Process** **Loans** Via the **Internet**

HSTU088 05/04/1999 09:25 r f bc-GA-Medcast-impotence  
(NEWS ADVISORY) Medcast...

**16/3,K/269 (Item 1 from file: 624)**

DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

00940202  
**THIS INTUIT HUNCH MAY PAY OFF: After a big setback, the Quicken maker  
takes to the Web**  
Business Week June 15, 1998; Pg 123; Number 3582  
Journal Code: BW ISSN: 0007-7135  
Section Heading: Information Technology: SOFTWARE  
Word Count: 1,590 \*Full text available in Formats 5, 7 and 9\*

BYLINE:  
By Steve Hamm in San Mateo, Calif.

TEXT:  
...are at your disposal.  
HOME & MORTGAGE  
Browse home listings in your area--then shop and **apply** for a **mortgage  
online** from **lenders** . A refinance tool helps you figure out if you  
should get a new loan now...

**16/3,K/270 (Item 1 from file: 634)**

DIALOG(R)File 634:San Jose Mercury  
(c) 2004 San Jose Mercury News. All rts. reserv.

10107124  
**ONLINE LOANS WON'T SAVE TIME, COULD SAVE MONEY**  
San Jose Mercury News (SJ) - Saturday, April 17, 1999  
By: PSYCHE PASCUAL, Knight Ridder News Service  
Edition: Morning Final Section: Real Estate Page: 1F  
Word Count: 1,044

...percent price, and 50 percent service.'

To lure the Carol Durgins of the world, online **lenders** have also

streamlined the financial paperwork. Almost all the **Web** sites have **loan applications** that can be filled out in less than a half-hour.

Consumers who don't...

**16/3,K/271 (Item 2 from file: 634)**  
DIALOG(R)File 634:San Jose Mercury  
(c) 2004 San Jose Mercury News. All rts. reserv.

10107082

**HOW YOU CAN GET THE BEST LOAN AT CHEAPEST RATE**

San Jose Mercury News (SJ) - Saturday, April 17, 1999  
By: KNIGHT RIDDER NEWS SERVICE  
Edition: Morning Final Section: Real Estate Page: 10F  
Word Count: 222

...went with the Internet company.

Customers can get a streamlined refinance loan from their own **lender** just by proving that an **online mortgage** company will **refinance** at little or no charge.

(box) Set up a rate watch and register at more...

**16/3,K/272 (Item 3 from file: 634)**  
DIALOG(R)File 634:San Jose Mercury  
(c) 2004 San Jose Mercury News. All rts. reserv.

09531025

**EXPERTS OFFER TIPS FOR RAPID APPROVAL PAPERWORK: BE THOROUGH TO AVOID DELAYS.**

San Jose Mercury News (SJ) - Saturday, January 31, 1998  
By: BRODERICK PERKINS, Mercury News Real Estate Writer  
Edition: Morning Final Section: Front Page: 15A  
Word Count: 557

...broker on the phone to get an application.

Try stopping by a lender's or **broker** 's office for an application. Consider surfing the **Web** for sites with **loan** information and **applications** , including Palo Alto-based E-Loan (<http://www.eloan.com>) or Canoga Park's LoanWeb...

**16/3,K/273 (Item 1 from file: 810)**  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0789343 BW1009

**STEWART ONLINE: Stewart Online Names Peter Renfro Senior Vice President and Chief Technology Officer**

December 24, 1997

Byline: Business Editors & Technology Writers

...evaluate, I

believe that Stewart Online is the best equipped to take advantage of new **mortgage processes** . Stewart **Online** is positioned to provide large **lenders** with technology and expertise to streamline the mortgage origination process."

Renfro has extensive experience in...

**16/3,K/274 (Item 2 from file: 810)**

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0408954 BW712

**CROSSCOMM: Plaza Home Mortgage reengineers nationwide loan processing network with CrossComm routers**

May 31, 1994

Byline: Business Editors

...CrossComm Corp.

(NASDAQ/XCOM) today announced that Plaza Home Mortgage Corp., a leading California-based **lender** with 40 offices nationwide, is redesigning its corporate-wide **loan processing network** using CrossComm routers and network management software.

Launched this month, Plaza's new network is...

**16/3,K/275 (Item 3 from file: 810)**

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0013012 BW111

**COMPUFUND: Real estate franchisor James J. McPhee named president of National Mortgage Network Inc.; to head CompuFund coast-to-coast expansion program**

May 27, 1986

Byline: Business Editors

...mortgage lender information and computerized buyer qualification tools.

CompuFund, the nation's largest computerized loan **network** , presently serves affiliated **mortgage processing** centers and **Realtors** in California and Texas.

McPhee's appointment ends an extensive search for a marketing executive...

**16/3,K/276 (Item 1 from file: 813)**

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1197575

DATU029

**Stewart Information Services Forms Relationship with Situs Technologies to Deliver Mortgage Services via the Internet**

DATE: December 9, 1997

16:43 EST

WORD COUNT: 603

... annual mortgage origination volume. When released, Stewart and Situs' new service will automate the entire **mortgage process**, including **on - line loan processing**, electronic ordering of **underwriting**, documents, flood determination, appraisal and credit reporting.

"This venture is an excellent blend of common...

**16/3,K/277 (Item 2 from file: 813)**  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0722889 DC001  
**USERS OF FREDDIE MAC'S AUTOMATED UNDERWRITING SERVICE REPORT SUBSTANTIAL REDUCTION IN LOAN APPROVAL TIME FOR HOMEBUYERS**

DATE: July 13, 1994 15:11 EDT WORD COUNT: 845

...rule-based and statistical modeling systems, removing subjectivity out of a lending decision. When a **lender** sends information from a **loan application** via computer **network**, automated **underwriting** service applies decision rules to determine eligibility in order to reach a decision whether to...

**16/3,K/278 (Item 1 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0239058  
**FiNet and GetSmart Partner On Line**  
Mortgage Marketplace - June 28, 1999; Pg. 1; Vol. 22, No. 26  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 272

TEXT:  
...flows of consumers coming to the site," McNamara said. According to GetSmart's estimates, the **Web** site **processed** 458,000 **loan** leads for 120 **lenders**.

Mark Korrell, chairman and CEO of FiNet.com, said that the company's automated underwriting...

**16/3,K/279 (Item 2 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0238802  
**\* Home Ownership: Gen X Travels Web, Not Main St., to Buy 1st Home**  
American Banker - June 22, 1999; Pg. 1\ ; Vol. 164, No. 118  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1,546

BYLINE:  
By HALA HABAL

TEXT:

...surfing real estate agents' Web sites, taking virtual tours of houses for sale. They read **on - line** articles about the **mortgage process** and what to expect. Then they hired an **agent**, who helped them find a town house that they could afford-the price was \$250...

**16/3,K/280 (Item 3 from file: 625)**

DIALOG(R)File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0238283

**NetEarnings To Bring Web Loans To Small Businesses**

CFO Alert - June 14, 1999; Pg. 1; Vol. 10, No. 24

DOCUMENT TYPE: Newsletter      LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT:                      439

**TEXT:**

Another Internet loan **broker** will be rolling out a **Web** site where customer **loan applications** can be auctioned off to the bank with the lowest bid, but the firm will...

**16/3,K/281 (Item 4 from file: 625)**

DIALOG(R)File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0238207

**In Brief: Internet Expert Sets Up Application Web Site**

American Banker - June 10, 1999; Pg. 13; Vol. 164, No. 110

DOCUMENT TYPE: Journal      LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT:                      132

**TEXT:**

Myers Internet Services Inc. has established a Web site to let customers fill out a **loan application on - line** and **lenders** and **brokers** to place bids for the loans.

The site will be free to mortgage applicants. Companies...

**16/3,K/282 (Item 5 from file: 625)**

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0235015

**Market Street Does Retail Because it Works**

Mortgage Marketplace - April 5, 1999; Pg. 1; Vol. 22, No. 14

DOCUMENT TYPE: Newsletter      LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT:                      838

**TEXT:**

...of what is in our portfolio is sub-servicing."

Another business trend lays within the **Internet -assisted loan application process**, Johnson said. The loan officers often use the **lender's** Web site, [www.marketstreetmortgage.com](http://www.marketstreetmortgage.com), as a tool to retrieve customers' financial information for...

16/3,K/283 (Item 6 from file: 625)

DIALOG(R)File 625:American Banker Publications  
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0234636

**\* Fannie Mae Testing Lender-Broker Link on Internet**

American Banker - March 31, 1999; Pg. 9; Vol. 164, No. 61

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 377

BYLINE:

By JOSHUA BROCKMAN

TEXT:

...long-term Desktop

Originator lenders," Mr. Williams said. CrossLand, already a client of  
LION, said **brokers** will now have the option of submitting **loan**  
**applications**

directly from the **Web** site.

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<http://www.americanbanker.com>

16/3,K/284 (Item 7 from file: 625)

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0234377

**Slow Home Computers an Obstacle to Internet Originations**

American Banker - March 26, 1999; Pg. 12A\ ; Vol. 164, No. 58

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1,095

BYLINE:

By MARC HOCHSTEIN

TEXT:

...a record \$1.4 trillion year.

Surprisingly, Countrywide Credit Industries is still the only major  
**mortgage lender** taking **applications on - line** . " **Mortgage lenders**  
have not  
gotten up to speed like they should have already on the net," said...

16/3,K/285 (Item 8 from file: 625)

DIALOG(R)File 625:American Banker Publications  
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0232358

**Internet No Threat to Mortgage Brokers Comp, Yet**

Mortgage Marketplace - February 15, 1999; Pg. 1; Vol. 22, No. 07

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 505

TEXT:

...that unlike stock trading, the Internet  
may not allow a borrower to eliminate the mortgage **broker** from the **loan**  
seeking **process** completely.

"Even though **on - line** trading is growing in popularity, there are a lot of fixed costs (involved) in assembling...

**16/3,K/286 (Item 9 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0231981

**Reputation, Attention to Detail push HomeAdvisor**  
Mortgage Marketplace - February 8, 1999; Pg. 1; Vol. 22, No. 06  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 796

TEXT:

...is user-friendly.

"The consumer knows exactly how to get in touch with the listing **agents** . They can **apply** for a **loan on - line** , get prequalification, and work directly with our **lenders** ," Narbaitz said.

When a user chooses the feature Neighborhoods, the web site provides detailed maps...

**16/3,K/287 (Item 10 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0231502

**Westend on Bilingual Track with Web site**  
Mortgage Marketplace - February 1, 1999; Pg. 1; Vol. 22, No. 5  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 786

TEXT:

...site, they find mortgage calculators and information about the home loan process, and they can **apply** for a **mortgage on - line** . Diaz said the company has an automated **underwriting** system that gives fast preliminary approvals. Customers who have already submitted loan applications can also...

**16/3,K/288 (Item 11 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0231147

**FT mortgage takes precautions on web site growth**  
Mortgage Marketplace - January 25, 1999; Pg. 1; Vol. 22, No. 04  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 878

TEXT:

...see, but there are some things that loan officers can do right now, like download **on - line loan application** information and run it through an automated **underwriting** program. Porter said the information is as

current as the previous night.  
Loan officers do...

**16/3,K/289 (Item 12 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0228742

**Sheltering Loan Officers In Cyberspace**

Mortgage Marketplace - November 30, 1998; Pg. 1; Vol. 21, No. 46  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 850

TEXT:

Shelter Mortgage may be rapidly moving toward a day when  
**mortgage applications** are taken **on - line** , but that doesn't mean the  
**lender** plans to take its loan officers off-line.  
"Those loan officers that encourage their borrowers...

**16/3,K/290 (Item 13 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0228024

**anchors Away At DiTech**

Mortgage Marketplace - November 16, 1998; Pg. 1; Vol. 21, No. 44  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 800

TEXT:

...on-line  
approvals is DiTech's top Internet priority.  
"We need to develop a direct **Internet** link to our **processing**  
system and **Loan** Prospector (Freddie Mac's automated **underwriting**  
software)," Pozzilo said, adding that project will likely take six  
months to complete. "When we...

**16/3,K/291 (Item 14 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0225176

**Tricor Tossing Itself a Net**

Mortgage Marketplace - September 28, 1998; Pg. 1; Vol. 21, No. 37  
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 350

TEXT:

...so swamped with business,  
that it will likely offer customers a lower rate if they **apply** for a  
**mortgage** over the **Internet** , making Tricor one of the first **lenders** to  
offer such a break for borrowers.  
"We're just not going to be able...

**16/3,K/292 (Item 15 from file: 625)**  
DIALOG(R)File 625:American Banker Publications



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0224357

**BankBoston: an Internet Loner**

Mortgage Marketplace - September 14, 1998; Pg. 1; Vol. 21, No. 35

DOCUMENT TYPE: Newsletter      LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT:      853

**TEXT:**

Many **lenders** face the choice between taking **mortgage applications** over their own **Internet** site or linking to a multi- **lender** site.

The opportunity for cross selling and marketing may lead BankBoston, one of the market...

**16/3,K/293      (Item 16 from file: 625)**

DIALOG(R)File 625:American Banker Publications

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0223638

**A Busy Schedule**

Mortgage Marketplace - August 31, 1998; Pg. 1; Vol. 21, No. 33

DOCUMENT TYPE: Newsletter      LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT:      291

**TEXT:**

...next year, the lender plans to introduce a prequalification option that will allow borrowers to **apply** for **loans** on the **Internet** and receive conditional approvals on-line. The **lender** plans to link the application directly into the GSE's automated underwriting software, Desktop Underwriter...

**16/3,K/294      (Item 17 from file: 625)**

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0220466

**Today's News**

American Banker - June 30, 1998; Pg. 1; Vol. 163, No. 123

DOCUMENT TYPE: Journal      LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT:      326

**TEXT:**

...capital in

pass-through trading.      Page 10

MONTHLY REPORT: MORTGAGE TECHNOLOGY

Contour Software is taking **mortgage loan processing** to the **Internet** with

a system that gives borrowers, **lenders**, realty **agents**, **underwriters**, wholesalers, and insurers Internet access to loan files.      Page 12

DIGITAL FRONTIERS

ELECTRONIC COMMERCE: Barclays...

**16/3,K/295      (Item 18 from file: 625)**

DIALOG(R)File 625:American Banker Publications

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0216455

**\* On-Line Banking: Net.Bank Wants Clients On-Line, Not in Line**

American Banker - April 23, 1998; Pg. 14; Vol. 163, No. 76

DOCUMENT TYPE: Journal      LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT:      1,348

BYLINE:

By CAROL POWER

TEXT:

...and our shareholders higher  
profitability," Mr. Grimes said.

Future revenue opportunities could come from selling **on - line mortgage application** software to **brokers** and from establishing a partnership with a travel planner to serve customers over the Internet...

**16/3,K/296      (Item 19 from file: 625)**

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0215050

**\* One-Stop-Shopping Web Sites Prove A Hit with Mortgage Borrowers**

American Banker - March 24, 1998; Pg. 1; Vol. 163, No. 56

DOCUMENT TYPE: Journal      LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT:      908

BYLINE:

By STEVEN MARJANOVIC and HEATHER TIMMONS

TEXT:

...to Jan Pasternak, chief operating officer.

The company has established correspondent relationships with various other **lenders** and **realtors** who can tap into the **Web** site to initiate **loan applications**.

"The cost savings are tremendous," Ms. Pasternak said.

IMF Loans has hired the cartoonists who...

**16/3,K/297      (Item 20 from file: 625)**

DIALOG(R)File 625:American Banker Publications

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0214543

**Master's New Website Ready**

Mortgage Marketplace - March 16, 1998; Pg. 1; Vol. 21, No. 11

DOCUMENT TYPE: Newsletter      LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT:      281

TEXT:

...Financial is putting the finishing touches on its new website, which will allow borrowers to **apply** for **mortgages on - line** and

give correspondents and wholesale **lenders** much greater access to the lender's technology.

Officials for the Orange Cty., Ca.-based...

**16/3,K/298 (Item 21 from file: 625)**

DIALOG(R)File 625:American Banker Publications  
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0214378

**In Brief: Intuit Upgrading QuickenMortgage Site**

American Banker - March 16, 1998; Pg. 12; Vol. 163, No. 50

DOCUMENT TYPE: Journal      LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT:                215

**TEXT:**

...at the end of the month.

The new version of the site will feature an **on - line mortgage application**, five additional **lenders**, and access to over 500,000 home listings across the country.

QuickenMortgage debuted in October...

**16/3,K/299 (Item 22 from file: 625)**

DIALOG(R)File 625:American Banker Publications  
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0207247

**SBA Test Lets Lenders Process Loans on Net**

American Banker - October 27, 1997; Pg. 19; Vol. 162, No. 207

DOCUMENT TYPE: Journal      LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT:                293

**BYLINE:**

By SARA NATHAN

**TEXT:**

...of pilot operations for SBA's office of financial assistance, said six of the 18 **lenders** that use the agency's Fastrak program plan to **process** these **loans on - line**.

"It streamlines the **loan process**," said Pamela Davis, vice president and manager of the SBA lending department at CoreStates, which...

**16/3,K/300 (Item 23 from file: 625)**

DIALOG(R)File 625:American Banker Publications  
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0204621

**Cutting Web Site Costs: Maximizing productivity**

American Banker - September 8, 1997; Pg. 24; Vol. 162, No. 172

DOCUMENT TYPE: Journal      LANGUAGE: English      RECORD TYPE: Fulltext  
WORD COUNT:                272

**TEXT:**

...productivity. Called the HumanActive Integrator, it's a high-volume, middleware system that works with **applications** ranging from **mortgage** sales and **on - line** banking to stock trades and 401(k) management.

National Discount **Brokers** uses Integrator to make its electronic securities trading system more efficient. "Buyers can view their...

16/3,K/301 (Item 24 from file: 625)

DIALOG(R)File 625:American Banker Publications  
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0197079

**\* Thrift Taps Net to Expand into Consumer Finance**

American Banker - April 7, 1997; Pg. 12; Vol. 162, No. 65

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 366

BYLINE:

By SNIGDHA PRAKASH

TEXT:

...Internet, Mr. Kinane said.

It is using FIS Corp.'s EasyLender software, which allows the **brokers** to send **loan applications** over the **Internet** to Avondale.

The software's other functions include retrieval of title reports and appraisals.

An...

16/3,K/302 (Item 25 from file: 625)

DIALOG(R)File 625:American Banker Publications  
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0160693

**Today's News**

American Banker - August 3, 1995; Pg. 1; Vol. 160, No. 148

WORD COUNT: 509

TEXT:

...over the next few months. Page 10

MIXSTAR has started a new service that allows **lenders** to shop for loans

**on - line . LoanVault stores loan applications** taken by **mortgage brokers** .

**Lenders** , who pay for access to MixStar, can browse through the applications and choose which they...

16/3,K/303 (Item 26 from file: 625)

DIALOG(R)File 625:American Banker Publications  
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0160690

**\* New MixStar Service Lets Lenders Go Shopping for Mortgages On-Line**

American Banker - August 3, 1995; Pg. 10; Vol. 160, No. 148

WORD COUNT: 371

BYLINE:

By JONATHAN S. HORNBLOSS

TEXT:

MixStar Inc. has started a new service that allows **lenders** to shop for loans **on - line .**

**LoanVault stores loan applications** taken by **mortgage brokers** .

**Lenders ,**

who pay for access to MixStar, can browse through the loan applications and select the...

**16/3,K/304 (Item 27 from file: 625)**

DIALOG(R)File 625:American Banker Publications

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0160345

**\* Internet Sites Attract Growing Throngs of Home-Loan Customers**

American Banker - July 25, 1995; Pg. 16; Vol. 160, No. 141

WORD COUNT: 489

BYLINE:

By JONATHAN S. HORNBLASS

TEXT:

...Some lenders - like United Companies Financial Corp., Baton Rouge, La. - allow borrowers to fill out loan applications on - line . United Companies, mainly a home equity lender , got 80 loan applications over the Internet in June.

Norwest Mortgage, a subsidiary of Norwest Corp., Minneapolis, is the largest mortgage bank...

**16/3,K/305 (Item 28 from file: 625)**

DIALOG(R)File 625:American Banker Publications

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0149764

**EXECUTIVE VIEW: The Mortgage Industry: Virtual Banking and Virtual Technology**

American Banker - August 29, 1994; Pg. 7A; Vol. 159, No. 166

WORD COUNT: 1,271

BYLINE:

BY DIOGO TEIXEIRA

TEXT:

...required to originate a mortgage, and capturing customer information as early as possible in the process .

\*Computerized loan origination systems network together borrowers, real estate brokers , and mortgage underwriters . Mortgage origination is a time-urgent process due to interest rate fluctuations, and CLOs give...

**16/3,K/306 (Item 29 from file: 625)**

DIALOG(R)File 625:American Banker Publications

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0147733

**\* Plaza Home Mortgage to Use Crosscomm Network System**

American Banker - June 23, 1994; Pg. 20; Vol. 159, No. 120

WORD COUNT: 294

BYLINE:

By TRACEY TUCKER

TEXT:

Plaza Home Mortgage Corp. is redesigning its companywide **loan processing network** to improve customer service.

This month, the Santa Ana-based **lender** is installing network management software and communications equipment from Crosscomm Corp., Marlborough, Mass. The resulting...

**16/3,K/307 (Item 30 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0047837

**DML to Offer Mortgage Software for Tandem**

American Banker - February 5, 1986, Wednesday; Pg. 9

WORD COUNT: 67

TEXT:

...securities.

Under the terms of the agreement, DML will market its system to banks and **brokers** that use Tandem computers. DML's system supports **on - line processing** of **mortgage** -backed securities transactions from the beginning to the end of each transaction.

**16/3,K/308 (Item 31 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0025878

**Coast Thrift Acquires Stake In Compufund: Great American Will Enter Electronic Mortgage Field**

American Banker - March 14, 1984, Wednesday; Pg. 1

WORD COUNT: 532

BYLINE:

By DAVID LaGESSE

TEXT:

...75 institutions currently provide mortgage data through CompuFund.

Besides acting as a rate sheet, the **network** currently can transmit **loan applications** and track those applications as they are processed by **underwriters**, title companies, and the lending institution.

"That can mean tremendous peace of mind for homebuyers..."

**16/3,K/309 (Item 1 from file: 268)**  
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00360801 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Washington Mutual using technology from Keystroke**

Kersnar, Scott

National Mortgage News, v23, n30, p15, Apr 12, 1999 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00386

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Mutual into the ranks of Countrywide, Bank of America and the few other top mortgage **lenders** offering consumers the opportunity to **apply** for a **mortgage** completely **online** . ,\*It, also positions the Seattle-based financial institution to match the Web functionality of wellpublicized...

**16/3,K/310 (Item 2 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00358422 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Southtrust manager says brokers should be aggressive on the 'net'**

Strickberger, Matt

National Mortgage News, v23, n27, p17, Mar 22, 1999 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00395

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and become attuned to the personality of the ISP"

While some large mortgage companies make **mortgage applications** available **online** , Mr. Reed says, borrowers prefer speaking to a **broker** before they apply for a loan.

"Hopefully my presentation will get the deal But I...

**16/3,K/311 (Item 3 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00354717 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Contour provides On-Line outsourcing capability**

Doster, Laura

Real Estate Finance Today, v16, n3, p8, Jan 25, 1999 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00643

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the point of closing," said Scott Cooley, president of Contour Software.

Contour can design for **lenders** a state-of-the-art mortgage **Web** site, take the **application** , **process** the **loan** , **underwrite** the loan, and send the documents and a notary to closing, according to Cooley.

"By...

**16/3,K/312 (Item 4 from file: 268)**

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00353682 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Firm helps lenders lower processing costs**

Doster, Laura

Real Estate Finance Today, v16, n2, p6,18, Jan 18, 1999 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00562

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Brent said. Lenders can measure productivity through this process. LoanNet.com is working with one **lender** to take applications directly from the **internet** for **processing**. Currently, **LoanNet**.com practices a warm handover of the online application, Brent said. LoanNet.com then calls...

**16/3,K/313 (Item 5 from file: 268)**

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00353394 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Equity One sees tailored pricing for third parties as key**

Lipschutz, Rhonda L

Origination News, v8, n4, p38, Jan 1999 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00491

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Equity One plans to invest more in technology in the near future, he said. The **lender** anticipates having an Internet site that will allow consumers to **apply** for **mortgage loans online**.

"There will be a day when everyone will have the ability to make all mortgage...

**16/3,K/314 (Item 6 from file: 268)**

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00352500 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Countrywide Home Loans unveils online quick-cash credit line**

Doster, Laura Bowen

Real Estate Finance Today, v15, n29, p5, Dec 14, 1998 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00577

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... or less.

"The [Fast Close] HELOC simplifies the process by utilizing Countrywide's new automated **underwriting** and settlement services. The new **internet loan process** enables borrowers to receive cash in less than two weeks," said Cameron King, executive vice...

**16/3,K/315 (Item 7 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00351975

**Money Store's Student Lender A Winner for First Union**

Power, Carol

American Banker, p15:3, Dec 17, 1998 DOCUMENT TYPE: Newspaper Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: bright spot in First Union Corp.'s acquisition of Money Store Inc. has been the **lender**'s student loan operation, Educaid. By April,



Educaid **Online** will accept **loan applications** from students over the Internet and provide immediate responses. Participating schools will be able to...

**16/3,K/316 (Item 8 from file: 268)**

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00350604 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Real estate, Internet providers link Web sites**

Doster, Laura Bowen

Real Estate Finance Today, v15, n26, p6,12, Nov 16, 1998 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00611

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and lender.

For the internet-savvy few, iqualify.com enables borrowers to conduct the entire **mortgage process online**, says Lash. Finet currently has over a dozen online **lenders** and expects the number to grow.

Borrowers can link to resicom.com from either Finet...

**16/3,K/317 (Item 9 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00347176 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Lending Tree partners with CNET and NBC**

Thangavelu, Poonkulali

National Mortgage News, v23, n3, p23, Oct 12, 1998 DOCUMENT TYPE: Journal

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 00434

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... rapid growth in our LendingTree Network is exciting because it validates our belief that the **Web** will redefine the **loan process** by providing **lenders** and borrowers with an efficient channel to reach one another.

"When we designed our business...

**16/3,K/318 (Item 10 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00347174 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Loanshop.com enhances its loan status and data functions**

Anonymous

National Mortgage News, v23, n3, p22, Oct 12, 1998 DOCUMENT TYPE: Journal

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 00388

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... acquired by First Mortgage Network in March 1998.

FMN was founded in 1994 and serves **Realtors**, home builders and

financial institutions with point-of-sale and **Internet** technology, business management, **loan processing**, call center and mortgage funding capabilities aimed at reducing the cost of mortgage origination.

**16/3,K/319 (Item 11 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00345359 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Lenders migrate to Net**

Anonymous

Origination News, v7, n13, p109, Sep 1998 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00411

ABSTRACT: The Internet continues to accumulate **lenders** interested in generating leads, taking **applications** and closing **mortgages** for customers **online**. However, it has also seen an influx in Web sites developed to serve those lenders...

TEXT:

NEW YORK-The Internet continues to accumulate **lenders** interested in generating leads, taking **applications** and closing **mortgages** for customers **online**. But it has also seen an influx in websites developed to serve those lenders.

**16/3,K/320 (Item 12 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00343029 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**QuickenMortgage launches its website on America Online channel**

Kersnar, Scott

National Mortgage News, v22, n47, p24, Aug 17, 1998 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00435

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... mortgage loan shoppers to make apples-to-apples loan comparisons between loans from eleven national **lenders** and **apply** for a **mortgage online**. Through its alliance with Cyberhomes consumers can access 600,000 home listings.

The company reports...

**16/3,K/321 (Item 13 from file: 268)**

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00342559 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Microsoft launches home buyer site; links to three mortgage lenders**

Kersnar, Scott

National Mortgage News, v22, n46, p33, Aug 10, 1998 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00511

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... for a mortgage online. QuickenMortgage currently offers 15,  
including all three of HomeAdvisor's charter **lenders** . Ms. Berkley also  
criticized HomeAdvisor for failing to offer an **online mortgage**  
**application** .  
"We have no intention of becoming a mortgage banker," Microsoft group  
project manager Larry Cohen...

**16/3,K/322 (Item 14 from file: 268)**  
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00340389 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**High-tech solutions to end paper glut**  
Bowen, Laura  
Real Estate Finance Today, v15, n14, p2,10, Jul 6, 1998 DOCUMENT TYPE:  
Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:  
Abstract Fulltext  
WORD COUNT: 00740

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... if a lender is not connected, it's out of the loop.  
In terms of **refinancing loans** , the **internet** itself could one day  
replace mortgage **brokers** .  
"I can easily see a few years out that 75 percent of all refinancing  
will...

**16/3,K/323 (Item 15 from file: 268)**  
DIALOG(R)File 268:Banking Info Source  
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00338493 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The small business specialist**  
Cook, Timothy  
Independent Banker, v48, n6, p22-26, Jun 1998 DOCUMENT TYPE: Journal  
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract  
Fulltext  
WORD COUNT: 02859

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... in SBA lending volume came from other bankers as well as lawyers,  
accountants and business **brokers** across the state. The bank even receives  
SBA **loan applications** over the **Internet** through a software  
application it distributes. Gossett also spends a lot of time promoting the  
...

**16/3,K/324 (Item 16 from file: 268)**  
DIALOG(R)File 268:Banking Info Source  
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00335836 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Quicken Mortgage website offers rebate**  
Anonymous  
National Mortgage News, v22, n30, p44, Apr 20, 1998 DOCUMENT TYPE:  
Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:  
Abstract Fulltext  
WORD COUNT: 00339

(USE FORMAT 7 OR 9 FOR FULLTEXT)

The website allows consumers to shop for mortgages from 11 **lenders** . This version expands the website to include an **online mortgage application** , five new **lenders** and direct access to over 500,000 home listings in the U.S.

The rebate...

**16/3,K/325 (Item 17 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00333648 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Vendors advise lenders: Stay on top of trends**

Flynn, Kara Gerlach

Real Estate Finance Today, v15, n7, p14, Mar 30, 1998 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00758

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... said.

"But not everyone has been up to the challenge," he said. A large national **lender** recently "went into the business of generating **loan applications** on the **internet** with high hopes, and was surprised when it found it wasn't getting the number...

**16/3,K/326 (Item 18 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00333299 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Freddie Mac branches out from conforming**

Grant, Rick

Origination News, p64-66, Spring 1998 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01313

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... flowed through the system, according to Freddie Mac. The system, part of the GSE's **online network** of services, **processes** 20,000 **loans** each week for more than 630 **lenders** across the country. Freddie reports that usage of Loan Prospector continues to increase at 6...

**16/3,K/327 (Item 19 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00325755 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Customer-centric technology**

Adolf, Rudy; Hooda, Rajan

Banking Strategies, v73, n6, p38-48, Nov/Dec 1997 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 03379

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... only for those used. For example, mortgage pricing information now

is available online, and several **lenders** even handle **mortgage applications** and approvals **online** . As a result, banks will need to rethink value propositions based on bundled services.  
Commoditization...

**16/3,K/328 (Item 20 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00319896 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Real estate technology conference features major announcements**

Anonymous

National Mortgage News, v21, n45, p37, Aug 11, 1997 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00535

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... addition to marketing and advertising the product, Countrywide will be one of the first mortgage **lenders** receiving **on - line home loan applications** via FormNet's secure network.

Richard Braun, president and CEO of FormNet, said, "LoanWolf gives...

**16/3,K/329 (Item 21 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00313822 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**HUD offers online FHA information**

Anonymous

Origination News, v6, n9, p91, Jun 1997 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00212

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT: The Federal Housing Administration's (FHA) single-family mortgage insurance program is now online. **Lenders** can access information needed to **process** and FHA **loan** by using the **Internet** under a new system unveiled by the Department of Housing and Urban Development (HUD).

**Lenders** can access information needed to **process** an FHA **loan** by using the **Internet** under a new system unveiled by the Department of Housing and Urban Development.

HUD's...

**16/3,K/330 (Item 22 from file: 268)**

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00311217 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Genesis 2000 brings applications to the Net**

Anonymous

National Mortgage News, v21, n31, p56, May 5, 1997 DOCUMENT TYPE: Journal

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 00608

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: lenders, announced the availability of a new WebApp service. The service allows mortgage bankers and **brokers** to take the Uniform Residential **Loan application** through the **Internet** and upload the information into the Genesis 2000 loan processing and tracking system. Other information...

The service allows mortgage bankers and **brokers** to take the Uniform Residential **Loan application** through the **Internet** and upload the information into the Genesis 2000 loan processing and tracking system. The mortgage...

**16/3,K/331 (Item 23 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00309470 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Broker franchise network builds on electronic originations**

Gerlach, Kara

Real Estate Finance Today, v14, n8, p5,19, Apr 14, 1997 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00835

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... a rate lock immediately," Arnold said. 'This leads to significant hedging cost savings for the **lender**. And because of **online loan** origination and **processing**, there will be savings on the overhead that get passed through to consumers.'

Arnold said...

**16/3,K/332 (Item 24 from file: 268)**

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00309329 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**AU to become point of sale tool**

Petitt, Chris

Origination News, v6, n7, p60, Apr 1997 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00310

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Loan Xchange is Cybertek's mortgage production system designed to manage workflow of information from **loan application** to investor delivery.

**Cybertek** has integrated Loan Prospector DecisionWise, its own automated **underwriting** workbench, into Loan Xchange.

**16/3,K/333 (Item 25 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00307090 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Long range outlook continues to be bright for CU mortgage lending**

Weatherington, Richard

Credit Union News, v17, n5, p1,8+, Mar 7, 1997 DOCUMENT TYPE: Journal

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract  
Fulltext  
WORD COUNT: 01712

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... results.

But to-day, the Internet is making "shopping around" fast and easy. A few **lenders** even take **mortgage applications** right on the **Internet**.

While the Internet is still used primarily as a marketing device and hard figures are...

**16/3,K/334 (Item 26 from file: 268)**

DIALOG(R)File 268:Banking Info Source

(c) 2004 ProQuest Info&Learning. All rts. reserv.

00306386 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Origination system gives home builders, Realtors loan capabilities**

Cornwell, Ted

Origination News, v6, n6, p53, Mar 1997 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00347

ABSTRACT: Many **lenders** are beginning to outsource key functions of the **loan origination process**, however First **Mortgage Network** (Plantation, Florida) believes some firms can essentially outsource the entire loan origination process. First Mortgage...

**16/3,K/335 (Item 27 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00306322 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Contour offers two new Internet tools for mortgage lenders**

Anonymous

National Mortgage News, v21, n21, p17, Feb 24, 1997 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00564

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... which provides data encryption, server authentication and message integrity for browsers and servers on the **Internet**.

The new **loan application** applet may be purchased individually for a **lender**'s server, or as an option to Contour's Web hosting service, The InfoMortgage Highway...

**16/3,K/336 (Item 28 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00303098 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Great Western Financial Corp. to overhaul mortgage operations**

Taylor, Marshall

Real Estate Finance Today, v13, n25, p3,19, Dec 9, 1996 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00943

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... he said. "This would be helpful for kiosks and other alternative mortgage delivery channels.  
"A **lender** could access a nationwide network of **brokers** through an Internet **home page** and do remote **processing** of the **loans** over the **network**,"Johnson said. "The next step would be to deliver documents over the net, and close...

**16/3,K/337 (Item 29 from file: 268)**  
DIALOG(R)File 268:Banking Info Source  
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00303095 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Network PCs may cut mortgage system costs**  
Taylor, Marshall  
Real Estate Finance Today, v13, n25, p3,14, Dec 9, 1996 DOCUMENT TYPE:  
Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:  
Abstract Fulltext  
WORD COUNT: 00953

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... he said. "This would be helpful for kiosks and other alternative mortgage delivery channels.  
"A **lender** could access a nationwide network of **brokers** through an Internet **home page** and do remote **processing** of the **loans** over the **network**,"Johnson said. "The next step would be to deliver documents over the net, and close...

**16/3,K/338 (Item 30 from file: 268)**  
DIALOG(R)File 268:Banking Info Source  
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00300073 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**CoreStates online policies: Less paper, greater efficiency**  
Foster, Beverly  
Journal of Lending & Credit Risk Management, v79, n3, p39-41, Nov 1996  
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 02558

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... such as the Internet and online services.  
Lending Considerations  
There are many issues a commercial **lender** must address to fully analyze an **Internet** -related **loan application** ; the number of issues varies according to the borrower's intent.  
Web (Home) Page Requests...

**16/3,K/339 (Item 31 from file: 268)**  
DIALOG(R)File 268:Banking Info Source  
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00290931 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Flagstar uses technology to enhance wholesale lending strategy**  
Cornwell, Ted  
National Mortgage News, v20, n35, p19, Jun 3, 1996 DOCUMENT TYPE: Journal



Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract  
Fulltext  
WORD COUNT: 00484

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... year, Flagstar has submitted 22,000 loans to Loan Prospector.  
Flagstar initially created SNAP (Security **Network** Approval **Process**  
) , which gave **mortgage brokers** the opportunity to offer instant  
**underwriting** via video conference technology.  
More recently, the company has moved a step further by creating...

16/3,K/340 (Item 32 from file: 268)

DIALOG(R)File 268:Banking Info Source  
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00288730 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Flagstar uses tech for wholesale**

Cornwell, Ted

Origination News, v5, n9, p32, Jun 1996 DOCUMENT TYPE: Journal Article  
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 00412

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... year, Flagstar has submitted 22,000 loans to Loan Prospector.  
Flagstar initially created SNAP (Security **Network** Approval **Process**  
) , which gave **mortgage brokers** the opportunity to offer instant  
**underwriting** via video conference technology. More recently, the company  
has moved a step further by creating...

16/3,K/341 (Item 33 from file: 268)

DIALOG(R)File 268:Banking Info Source  
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00284901 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Lenders ponder people's role in technology**

Gerlach, Kara

Real Estate Finance Today, v13, n8, p3,18, Apr 15, 1996 DOCUMENT TYPE:  
Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:  
Abstract Fulltext  
WORD COUNT: 00733

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT: New technologies are penetrating the mortgage banking business  
at a quickening pace: from automated **underwriting** and **online loan**  
**applications** to video conferencing. What remains to be seen is whether  
customers will embrace these new...

New technologies are penetrating the mortgage banking business at a  
quickenning pace: from automated **underwriting** and **online loan**  
**applications** to video conferencing. What remains to be seen is whether  
customers will embrace these new...

16/3,K/342 (Item 34 from file: 268)

DIALOG(R)File 268:Banking Info Source  
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00284741 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Broker network takes on-line applications**

Kersnar, Scott

Origination News, v5, n7, p31, Apr 1996 DOCUMENT TYPE: Journal Article  
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 00544

ABSTRACT: HomeOwners Finance Center, a California mortgage broker, has a network of 27 **agents** across the US linked together to accept **on - line mortgage loan applications** .

TEXT:

...Dick Lepre of HomeOwners Finance Center, a California mortgage broker, has a network of 27 **agents** across the country linked together to accept **on - line mortgage loan applications** .

**16/3,K/343 (Item 35 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00283304 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Fannie Mae steps up the automated underwriting competition**

Cornwell, Ted

National Mortgage News, v20, n18, p22, Feb 5, 1996 DOCUMENT TYPE: Journal Article  
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 00890

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... mortgage approval decisions to borrowers. It also will provide a seamless, nearly invisible tool for **lenders** to link their own **mortgage processing networks** ," he said.

By streamlining data collection, Fannie Mae hopes the system will be much easier...

**16/3,K/344 (Item 36 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00282667 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Knutson Mortgage using point of sale software in laptops**

Collins, Brian

National Mortgage News, v20, n11, p18, Dec 11, 1995 DOCUMENT TYPE: Journal Article  
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext  
WORD COUNT: 00468

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... broker can take the basic information from the borrower and get a commitment from the **lender** and lock-in over the MARS **network** . Once the **loan application** is completed it is transmitted over the MARS network to the lender.

Already on the...

**16/3,K/345 (Item 37 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00282294

**Spotted online: Application draws 50 apps per week for mortgage broker**

Anonymous

Bank Advertising News, v19, n39, p3, Mar 11, 1996 DOCUMENT TYPE: Journal

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: American Finance and Investment Inc., a national **broker** of discount residential mortgages, is picking up at least 50 **loan applications** a week **online**, and is pleased with the online mortgage application process.

**16/3,K/346 (Item 38 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00282055 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Fannie Mae/Realtor AU link coming?**

Sichelman, Lew

National Mortgage News, v20, n8, p1,21, Nov 20, 1995 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00661

...ABSTRACT: with the Federal National Mortgage Association about the possibility of putting Fannie Mae's Desktop **Underwriter loan processing** system on the **network**.

TEXT:

...with the Federal National Mortgage Association about the possibility of putting Fannie Mae's Desktop **Underwriter loan processing** system on the **network**.

**16/3,K/347 (Item 39 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00275735 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**BofA gives realtors home loan access**

Sinnock, Bonnie

Origination News, v5, n2, p19, Nov 1995 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00581

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: recently updated its home page on the Web so it can now handle consumer home **loan applications on - line** and with 2-way connections to a nationwide network of **realtors** ' home pages.

... recently updated its home page on the Web so it now can handle consumer home **loan applications online** and with two-way connections to a nationwide network of **Realtors** ' home pages.

Ostensibly, real estate agents and Realtors networks covering all 50 states, as well...

...ahead of a lot of its peers technologically, and that both its electronic hyperlinks to **Realtors** and its ability to take electronic home **loan applications** through a **home page** "are firsts, as far as we know."

The bank is definitely not the first in...

**16/3,K/348 (Item 40 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00269972

**Discount broker reports large response**

Anonymous

Bank Advertising News, v19, n25, p1,6, Aug 28, 1995 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE:

Abstract

ABSTRACT: A national **broker** of discount residential mortgages that plans to offer **on - line mortgage applications** is already receiving 2,000 inquiries a week. The service - Mortgages Made Simple On-Line...

**16/3,K/349 (Item 41 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00266845

**New MixStar service lets lenders go shopping for mortgage on-line**

Hornblass, Jonathan S

American Banker, p10:3, Aug 3, 1995 DOCUMENT TYPE: Newspaper Article

ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: MixStar Inc has started a new service, LoanVault, that allows **lenders** to shop for loans **on - line**. **LoanVault** stores **loan applications** taken by **mortgage brokers** and allows **lenders**, who pay for access to MixStar, to browse through the loan applications and select the...

**16/3,K/350 (Item 42 from file: 268)**

DIALOG(R)File 268:Banking Info Source

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00251671 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Three new software titles from Fannie Mae**

Anonymous

National Mortgage News, v19, n3, p17, Oct 17, 1994 DOCUMENT TYPE: Journal

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 00607

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: of Windows-based software packages. The new programs - Desktop Home Counselor, Desktop Originator, and Desktop **Underwriter** - are designed to work with Fannie Mae's MORNET EDI **network** or with **loan origination and processing** software developed by 3rd parties.

The new programs--Desktop Home Counselor, Desktop Originator and Desktop **Underwriter** --are designed to work with Fannie Mae's MORNET EDI **network** or with **loan origination and processing** software developed by third parties.

Desktop Home Counselor (DHC) is designed for community lenders as...

16/3,K/351 (Item 43 from file: 268)

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00251553 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Building value holds key in consolidation drive**

Taylor, Marshall

Real Estate Finance Today, v11, n19, p18,26, Sep 26, 1994 DOCUMENT TYPE:

Journal Article ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE:

Abstract Fulltext

WORD COUNT: 00795

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... with the human touch, Corasaniti said.

Many mortgage companies that grew during the waves of **refinancings** by building **mortgage broker networks** will come under valuation pressures. "There is minimal value in wholesaling," Corasaniti said.

Scott Shay...

16/3,K/352 (Item 44 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00088293

**Metroteller car loans put network in gear**

Anonymous

Bank Network News, v8, n1, p1,6,8, May 25, 1989 LANGUAGE: English

RECORD TYPE: Abstract

...ABSTRACT: Link, a communications system that will join banks, auto dealers, and credit bureaus for the **on - line** transmission of auto **loan applications** to multiple **lenders** . The system will be launched in June in the Buffalo, New York area, where 16...

01797900/9

DIALOG(R)File 15:ABI/Inform(R)

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01797900 04-48891

**Hello Mortgage.com**

Bergsman, Steve

Mortgage Banking v59n6 PP: 18-25 Mar 1999 CODEN: MOBAAX ISSN: 0730-0212

JRNL CODE: MOB

DOC TYPE: Journal article LANGUAGE: English LENGTH: 8 Pages

WORD COUNT: 3973

COMPANY NAMES:

mortgage-com

GEOGRAPHIC NAMES: US

DESCRIPTORS: Bank marketing; Innovations; Corporate profiles; Retail banking; Electronic banking; Bank technology; Mortgages

CLASSIFICATION CODES: 9190 (CN=United States); 9110 (CN=Company specific); 8120 (CN=Retail banking); 7000 (CN=Marketing); 5250 (CN=Telecommunications systems)

ABSTRACT: With the market going crazy for Internet stocks, mortgage.com could soon go public. Meanwhile, the multifaceted online lender is pulling in revenues from private-level mortgage operations for Realtors and home builders, and lending online like nobody's business. While mortgage.com certainly intends to catch the wave at some point, it is much different from other Internet firms in that it has a relatively long history of being a successful operating company, its technology has already been proven, it makes money, it is not solely an Internet company and it became a dominant player in the Internet-related aspects of its industry.

TEXT: Headnote:

With the market going ga-ga for Internet stocks, mortgage.com could soon go public. Meanwhile, the multifaceted online lender is pulling in revenues from private-label mortgage operations for Realtors and home builders, and lending online like nobody's business.

THE UNVEILING OF MORTGAGE.COM IS AN INDICATION OF either how mesmerizing the lure of the Internet has become or how strong a niche the former First Mortgage Network had created on the Internet. Actually, it's probably a little of both.

With mortgage.com facing an initial public offering (IPO) sometime soon, it won't hurt that it has a name so clearly identified with the Internet. 'Net-related stocks have shown colossal capitalization growth over the past couple of years. Amazon.com, for example, was the best performing stock on any exchange last year, up a whopping 966.4 percent. Other success stories, such as eBay and Geocities, have shown that it takes almost nothing more than a good idea to catch the fancy of Internet stock traders.

While mortgage.com certainly intends to catch the wave at some point, it is much different from other Internet firms in that it has a relatively long history of being a successful operating company, its technology has already been proven, it makes money, it is not solely an Internet company and it became a dominant player in the Internet-related aspects of its industry.

Based in Plantation, Florida, First Mortgage Network purchased the www.mortgage.com URL from Credit.Com, L.L.C. in January, and then changed

the name of the firm to mortgage.com to match the Web site.

Founded in 1994 by Seth Werner, the company was always a pioneer in technology services and solutions for the residential mortgage industry. By 1999, after expansion of original business lines and key acquisitions, mortgage.com had become multifaceted: a mortgage lender, technology provider and outsourcer, and an Internet enabler.

(Photograph Omitted)

Captioned as: Seth Werner, chairman and CEO, mortgage.com, Plantation, Florida.

Mortgage.com can be divided into a number of profit centers. Its oldest business, now its Mortgage Banking Group, provides real estate brokerage firms, home builders, credit unions and banks with the ability to outsource any or all of their mortgage banking operations. This would include funding, since mortgage.com is also a licensed mortgage bank, licensed in all 50 states.

Secondly, its Advanced Technology Group supports clients of the company, as well as clients seeking to manage and operate their own mortgage businesses using mortgage.com's "plug and play" CLOser origination network and software system CLOser, which runs over the company's nationwide LAN/WAN/e-mail network, can be described as a comprehensive mortgage platform encompassing all point-of-sale and back-office operations.

Finally, the Consumer Direct Group offers client members a private-label mortgage call center solution/Internet facility, allowing banks, credit unions and mortgage lenders to offer remote mortgage counseling, application and origination services.

In addition to all that, mortgage.com owns and operates loanshop.com, which is considered one of the most successful Internet mortgage banking sites, doing about \$50 million worth of Internet-closed mortgage loans a month. Loanshop.com, however, no longer exists with its old Web name. With the corporate name change, the site, too, has become mortgage.com and it is more than the old loanshop.com. The company's previous three Web sites, including its old corporate location, have been rolled into mortgage.com, an umbrella site not unlike other Web product companies.

"More than anything else, we are really a solutions company," says Jack Rodgers, president of mortgage.com's Consumer Direct Group. "What we are doing is really building a mechanism to deliver mortgages to people through multiple channels."

Building a company from scratch

Seth Werner had been involved with commercial real estate and investment activity since founding First Capital Financial Corporation, a real estate investment banking firm, in 1974. However, in the early 1990s he turned his attention to the mortgage banking business. This was at the height of one of the decade's waves of refinancing, and Werner noticed how slow and antiquated the system was with everything being done by hand and the same papers being shuffled back and forth. So in 1993 he put together a team of mortgage people and technologists to figure out a way to upgrade the system and in the process bought a division of a Northfield, New Jersey, company that had created some software in this area.

This would be the first of Werner's strategic acquisitions, and the modus operandi of subsequent deals would be the same. In each deal, he invited the chief executive of the acquired company to stay on. John Buscema headed

the acquired company, Morbank Financial Systems, and in 1995 when it was bought, Buscema joined mortgage.com and today is president of its Advanced Technology Group.

"We took Buscema's software and created what we call CLOser, which stands for Computerized Loan Origination System. Our pitch was, by using our software system, you can download all the information from the point of sale when you take a loan. It all goes through our central processing. In addition to being an outsource provider for the technology process, we are a mortgage banker, so we would also fund the loan," says Werner.

First Mortgage was an alternative to having fixed overhead, explains Werner. "We would go in and say, 'Get rid of your processors [and] underwriters; you don't even need office space. All you need to do is originate loans, use our technology, outsource everything else, and we will fund the loan. We will charge you \$350 to fund the loan and \$175 for document preparation.' We have not changed those rates in five years," Werner says.

Mortgage.com provides CLOser technology and loan processing support to independent companies. They pay \$500 to join the network and be trained, a monthly membership fee of \$250 for the first user, plus the \$350 processing fee and \$175 prep fee. Also, if mortgage.com funds the loan (mortgage bankers can choose other funding sources), there's another \$175 underwriting fee.

What Werner found out early on was that it was actually easier to go to Realtors or home builders who wanted to have their own mortgage subsidiary business than trying to get mortgage brokers to change the way they do business. Home builders, at the point of sale, could also mention they do mortgage loans and be able to profit as well on the sale of the mortgage. First Mortgage then began setting up joint ventures with home builders and Realtors, and the business took off. Early customers included large Florida home builders such as Arvida Corporation and Transeastern Properties, which are still customers today.

The CLOser network includes 150 loan options from about 50 other lenders, but every loan mortgage.com does fund is sold to the secondary mortgage market through companies such as Citigroup and GE Capital. The company doesn't sell directly to Fannie Mae or Freddie Mac. In addition, 3 to 5 percent of its loans are FHA or VA.

"This is our primary money maker," Werner says. Revenues from CLOser jumped from \$4 million in 1996 to \$15.3 million in 1997, and to about \$33 million in 1998.

Part of the reason for the big jump in revenues was that in 1997 First Mortgage acquired a Northern California company called OnLine Capital. That was a market Werner wanted to be in, and the OnLine deal doubled mortgage.com's size in mortgage origination. "They had the same kind of vision to deal with home builders and Realtors through technology that we had. It was a natural," says Werner. OnLine's president, John Hogan, joined First Mortgage and is now president of its Mortgage Banking Group.

Back in mid-1997, Werner met Jack Rodgers, who was getting ready to make American Finance & Investment an independent company, buying it out from Abbott Mortgage Services, where he held the position of chief financial officer. American Finance & Investment created loanshop.com.

"We were the largest, most successful Internet-based lender, doing about \$50 million worth of transactions annually," says Rodgers. "But to grow, we needed capital and we went through various strategies, and in the end we



decided merging with First Mortgage was the appropriate solution." Rodgers stayed on to become president of the Consumer Direct Group.

Is there another acquisition in Werner's sights? "Probably our next venture will be to acquire a call center in another time zone that can augment what we offer in the East. We are also thinking about entering the servicing retention business, as a number of major institutions want to be able to retain the servicing rights they have on loans from Web-based and telemarketing efforts," he says.

#### Consumer Direct Group

Jack Rodgers started American Finance & Investment back in 1992 as a consumer-direct telephone mortgage business. His interest in electronic commerce was piqued as early as 1993, when he saw a newspaper ad about a company getting on the Internet. At the time, about the only people who had heard of the Internet were government scientists, but Rodgers some years before had been involved in financing a bunch of guys who went on to become directors at America Online.

When AF&I made the switch to the Internet in 1995, Rodgers says, "We knew it was going to be big, and it needed to be the focus of where we wanted to go."

It now is the focus of where mortgage.com's Consumer Direct Group needs to go. When First Mortgage Network acquired AF&I, it also got AF&I's spot on Intuit's QuickenMortgage Web site and the stand-alone, loanshop.com. It also is a lender on Microsoft Corporation's HomeAdvisor(TM) site.

The Consumer Direct Group offers client members a private-label mortgage call center solution/Internet facility, which allows banks, credit unions and mortgage lenders to offer remote (telephone and Internet) mortgage counseling, mortgage application and mortgage origination services on a fee basis.

NetBank, an Internet bank based in Atlanta, went public in 1997 and has grown rather quickly, from about \$80 million in assets at the beginning of 1998 to more than \$300 million in assets a year later. The company has an Internet mortgage loan application that mortgage.com handles; processing the loans and sometimes buying them.

"The synergies were so good, we went with mortgage.com. We looked at other possibilities and decided they had the best system and service that fit with what we were doing. We have grown and learned together," says Don Shapleigh, president of NetBank. "We closed a substantial for us-number of loans, and we are happy with the way they handled it. They are customer-oriented and proactive in working with us."

In early 1998, QuickenMortgage noticed the old AF&I was closing a higher ratio of leads than the other 17 lenders on the site. When it inquired as to why that was so, it came down to the methodology that Rodgers had set up, so QuickenMortgage asked the company to standardize procedures by allowing other lenders to handle customers off the Web.

"We provide a back-office solution for QuickenMortgage," says Rodgers. "We provide the transaction processing where we originate, process and underwrite loans."

Now if one goes to the QuickenMortgage site one can see AFI/loanshop.com and four other lenders following: FMNGEmortgage, FMNGMACmortgage, FMNFirst Union and FMNFleet.

"We support the QuickenMortgage platform back-office solution for lenders who would like to acquire a mortgage through that platform, but would like to outsource the transaction process through us rather than build a facility," says Rodgers. "We provide a solution to lenders that would like to acquire mortgages through the channel but don't want to make the investment in building the technology."

Despite the competition on the Internet-where companies such as E-Loan, which, according to a report by Robertson Stephens, boasts a growth of 100 percent per month, and QuickenMortgage, with 13,000 prequalification requests a month, are competitors-Rodgers claims mortgage.com is the "highest-producing mortgage operation on the Internet."

At mortgage.com, the Direct Consumer Group is not the largest revenue producer. About 60 percent of company revenues still derives from the Mortgage Banking Group, but "Our division is expected to grow quicker. We are on a very high growth trend," says Rodgers.

#### Mortgage Banking Group

With the Internet such a strong focus of mortgage.com, it's easy to forget that the bulk of the company's business (60 percent of loan volume and revenue) still originates from its original business: providing real estate brokerage firms, home builders, credit unions and banks with the ability to outsource any or all mortgage banking operations. Services include technology support, general management, back-office operations (processing, underwriting, closing and loan officer recruiting) and optional loan funding, since mortgage.com is a licensed mortgage bank.

Even if a company decides to use mortgage.com technology or servicing, mortgage.com doesn't need to be the lender of choice for that particular transaction.

The Mortgage Banking unit is headed by John Hogan, who joined the company in 1997 as a result of the company's merger with OnLine Capital.

Through the company's membership program, mortgage.com is responsible for more than \$4 billion of loans the company originated in 1998, only \$750 million of which were sold to consumers directly over the Internet. The company's customer list includes Century 21, ERA, Arvida, Coldwell Banker, Transeastern, The Keyes Co., Continental Bank, California Bank of Petaluma and the Bay Area Bank.

(Photograph Omitted)

Captioned as: Left to right: John Hogan, president, Mortgage Banking Group; Ed Johnson, CFO; David Larson, president; Jack Rodgers, president, Consumer Direct Group; and Seth Werner, CEO.

"We have about two dozen home builders and another two dozen Realtors, all of whom are rather large businesses in Florida and California," says Werner.

The company also is working on a big move into Southern California. Mortgage.com expects to be doing \$100 million a month in Southern California by the middle of 1999. In addition, there have been discussions with a national real estate firm that would immediately give mortgage.com a national profile. "Part of our strategy is to get the concepts and business out as broadly and as quickly as possible," says Hogan.

Hogan says companies that come to mortgage.com either have tried to have a mortgage program and have not done well at it or are looking for added business. "Even if they have a traditional mortgage brokerage business," he says, "we can come in and outsource the Web site or the CLOser technology so we take their existing mortgage [firm] and give it a little more oomph."

Mortgage.com uses technology to drive its retail mortgage origination business that is still focused on point of sale within the Realtor's office or the home builder, says Hogan. "We have the systems and processes where we can put through our membership program to Realtors and home builders basically on a turnkey basis. They are in the mortgage business with a minimum of overhead, have an opportunity to earn a profit and have all of the support and technology they need," he says.

#### Alliances

Always in the market for new opportunities, mortgage.com toward the end of 1998 was able to leverage its technology into partnerships with other companies.

In October, mortgage.com and GHR Systems of Wayne, Pennsylvania, entered into a technology sharing and marketing agreement in which each company would license portions of the other's technology and market certain products on behalf of the other company.

GHR, a provider of information management and distribution systems for single and multilender environments, will license mortgage.com's private-label Web site technology and integrate its own PremierWare™ software components into the site. GHR will then market the package to mortgage lenders. PremierWare searches a lender's loan database based on a user's loan parameters, then displays the appropriate loans on the user's computer screen.

Mortgage.com developed an easy-to-use, fully functional mortgage origination Web site that allows lenders to bring business in the door via the Internet, says Allan Redstone, chief executive of GHR. "By integrating technology with PremierWare, our system lets lenders provide up-to-date information to consumers and helps consumers make better decisions."

Perhaps even more important for mortgage.com has been its technology implementation for Fannie Mae.

Also in October of last year, mortgage.com unveiled openclose.com, an Internet service to bridge the electronic gap between mortgage wholesalers and brokers. By providing common connectivity to Fannie Mae's Desktop Underwriters and related services, openclose.com affords lenders and sponsored brokers all the necessary tools to deliver underwriting decisions at the point of sale in the wholesale environment.

The site is designed to increase communications between brokers and lenders. It's intended to simplify the mortgage lending process by providing an Internet "meeting room" in which lenders can quickly and easily review loan applications, automated underwriting evaluations, credit reports and loan locks submitted by brokers.

The mortgage broker industry originates about 55 percent of all mortgages in this country, according to David Larsen, president and chief operating officer of mortgage.com. This means that in a \$1.5 trillion origination industry, mortgage brokers are closing in on about \$500 billion of

business. "That is growing at a rapid pace, but if you look at the implementation of technology, it hasn't been moving along as rapidly-specifically, automated underwriting technology," he says.

Larsen says mortgage.com discussed the possibility of openclose.com for more than a year with Fannie Mae. While Fannie Mae's reaction was positive, it took mortgage.com 12 months to work through the dynamics of how to deliver such a system on the Internet.

Fannie Mae was pleased when approached about openclose.com, says Bill Kelvie, an executive vice president of Fannie Mae. "It is an innovative application of Desktop Underwriter technology, offering an opportunity to save lenders, sponsored brokers and consumers time and money and provide efficient access to the benefits of our automated underwriting system." Through the end of 1998 and the first months of 1999, openclose.com was in the alpha (beginning) testing phase, and at the end of February went to beta testing for three to four months, in which a limited number of brokers work with it in a real-world environment to make sure operational issues are understood.

"We are doing openclose.com purely on a fee basis," says Larsen. "We are not the originator of a loan, we are not the processor, we are not the underwriter or closer, but we are the vehicle by which this happens, and we collect a fee for providing that capability." Specifically, mortgage.com will collect a fee from the broker when he or she orders a Desktop Underwriter finding and when a broker orders the rate information on the lender section of the openclose.com site. Mortgage.com also collects a fee when a lender goes to openclose.com to look up DU information and get a copy of the 1003 and credit reference.

Openclose.com holds great potential for mortgage.com. "Our goal is to connect every lender and every mortgage broker in a common way to allow the communication of information and lower the cost of originating mortgages," says Larsen. "We believe openclose.com is a way to deliver against the ultimate promise of technology."

Financing expansion

Back in 1993, Werner bankrolled a bootstrapped First Mortgage Network out of his own pocket, but as the company expanded it received venture capital from two firms: San Francisco-based Dominion Partners and Rowatyn, Connecticut-based Canaan Partners. "When we started to grow, we needed more capital," explains Werner, "and so we approached the venture capital market," which apparently has been very receptive to mortgage.com efforts. Canaan invested in the company to the tune of \$4.5 million, and about \$5.5 came from Dominion Partners.

"Originally, we thought there was huge potential in the mortgage service side," says Michael Lee, managing general partner with Dominion. "Today, the technology of mortgage.com is complete. They can take you paperless through the whole mortgage process. Going forward, we view mortgage.com as an electronic commerce enabling company."

Some of Canaan and Dominion's investment came last year as part of a \$15 million funding package from four investors. Dominion, Canaan, Technology Crossover Ventures and Intuit Inc. made the large investment to help mortgage.com position itself as a bigger player in Internet financing. At the time of the funding, Tom Newby, general partner of a Palo Alto, California, venture capital firm, Technology Crossovers, noted mortgage.com was "unique in its ability to deliver a broad set of services that meet the needs of both consumers and business-to-business lending organizations. It

is poised to further establish a leadership position in the online mortgage banking industry."

The biggest investor in the recent funding was Intuit, which coughed up \$6 million of the \$15 million and has formed a partnership with mortgage.com. According to a July Robertson Stephens report called "Electronic Commerce Research," Intuit took a minority stake in mortgage.com in order to "backward integrate" fulfillment services and to increase its customer penetration and loan-closing capabilities. The report says, "This strategic partnership allows it to offer rate locks or temporary funding before resale to thirdparty, permanent funding sources. Intuit's strategy may continue to change, and we would not be surprised to see it lessen its advertising intensity in order to diminish the level of intrusiveness one feels at its Web site."

Mortgage.com is probably the best-kept secret in the mortgage technology industry, notes Gary Craft, Robertson Stephens' electronic commerce research analyst. "They are a touch point in every major node-origination, processing, servicing and funding of a mortgage," he says.

Going public?

While venture capitalists are usually involved in a company for the long haul, at some point they do cash out their position. Usually this is done when the company in which they have invested goes public. Apparently, this will happen with mortgage.com soon, as it is in what Werner calls "serious discussions" to do an initial public offering and in early was interviewing underwriters.

To strengthen its hand during the process and after it is accomplished, mortgage.com created the position of chief financial officer and recruited to that office Edwin Johnson, who had been involved with IPOs in the waste and telecommunications industries.

"Venture capitalists are always looking for the exit down the road, even before they invest," comments Johnson, CFO and senior vice president. "In most cases, they don't exit on the IPO. What they look for is registration rights so that somewhere, when the opportunity is right for them and they need capital for whatever reason, they can start exiting, small pieces at a time."

By changing the company's appellation to mortgage.com, it is trying to catch the excitement of Internet companies that have seen astronomical advances in capitalization. Yahoo!, with sales of just \$200 million, boasts a market value of \$41 billion-bigger than Boeing, Kellogg and Monsanto.

Right now Wall Street would be very amenable to Internet mortgage companies coming into the market, observes Craft. "Certain industries can be easily ported to the Internet, not the least of which is the mortgage industry. Investors realize the financial services market is probably going to be the most significantly transformed industry because of the Internet and the areas where it will be strongest are banking, insurance and mortgages. Investors will go ga-ga over an Internet mortgage stock," he says. "Mortgage.com is the killer application on the 'Net.'"

Johnson maintains, however, that the company is not seeking Internet stock-play mania. "We are not looking for that. We are looking to the long term. We want to make sure that when we present ourselves to the public we are on a solid platform for growth. That is what is going to drive our stock price," he says.

Despite Johnson's protestations, with the trendiness of Internet stocks-especially those ending in ".com"-mortgage.com is buying into a market receptive to Internet plays. That should ensure some recognition, which should lead to market play-and a good stock price means it becomes easier for the company to do acquisitions.

As Larsen says, "The Internet process, which is a very lowcost distribution vehicle, will be very important to the future of this company." Meanwhile, the Internet stock market "bounce" could be equally important for financing the company.

Sidebar:

Steve Bergsman is a freelance writer based in Mesa, Arizona.

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**Looking to Refinance, Revamp or Relocate? Check Out QuickenMortgage's  
\$20,000 Giveaway**

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April 29, 1998  
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Quicken.com and Excite Host QuickenMortgage's \$20,000 Giveaway  
MOUNTAIN VIEW, Calif., April 29 /PRNewswire/ -- Are you tired of  
saving endlessly for a down-payment for a home? Or is your current home in  
desperate need of a facelift? The answer to your real estate woes could be  
Intuit's QuickenMortgage \$20,000 Giveaway!

QuickenMortgage ( <http://www.QuickenMortgage.com> ) a leading online  
mortgage provider, will give consumers the opportunity to help afford the  
home of their dreams by sponsoring the QuickenMortgage \$20,000 Giveaway,  
which runs from April 28, 1998 to May 31, 1998. The grand prize is the  
winner's choice of: A) \$20,000 paid to the lending institution of the  
winner's choice, to be applied toward a home mortgage or refinancing or B)  
\$20,000 paid to a licensed contractor/builder of the winner's choice, to be  
applied toward home-related improvements or C) \$5,000 paid by cashier's  
check or money order, directly to the winner.

"With home-buying season in full swing, the real estate market is atop  
everyone's mind," stated Alison Berkley, QuickenMortgage senior product  
manager. "QuickenMortgage knows that many consumers come to our site not  
only to apply for a mortgage or refinancing, but also to educate themselves  
and use our tools to check and see how much house they can afford. Through  
our \$20,000 Giveaway, Intuit can reach out to those consumers and give them  
the unique opportunity to actually help them obtain their dream home."

#### How To Enter to Win Grand Prize or Other Prizes

To enter the QuickenMortgage \$20,000 Giveaway, participants must log  
onto either Quicken.com <http://www.Quicken.com>, the Excite Business &  
Investing Channel by Quicken.com <http://quicken.excite.com>, or the  
QuickenMortgage \$20,000 Giveaway entry page  
<http://quicken.imgis.com/qm/quicken1.html> and complete the questionnaire,  
including name, email address and ZIP code. No typed, faxed, mailed,  
postcards or mechanically reproduced entries are allowed. All entries must  
be received no later than midnight EDT Sunday, May 31st, 1998.

Participants must be natural persons who are legal residents of the  
United States, (residents of Florida not eligible), have Internet access  
with a valid email address as of April 28, 1998 and be 18 years of age or  
older at the time of entry. All participants are automatically entered into  
the Sweepstakes to win the grand prize (as detailed above) or one of  
forty-six first prizes, a copy of Quicken Deluxe 98 software.

Winners will be determined by a random drawing from all eligible  
entries, to be held on June 15, 1998, and will be notified by email. The  
QuickenMortgage \$20,000 Giveaway is limited to one prize and one entry per  
person. To obtain the official rules, contact Karen Cleeve at [karen.cleeve@Intuit.com](mailto:karen.cleeve@Intuit.com).

#### About QuickenMortgage(TM)

QuickenMortgage, an award-winning web service, offers consumers a  
one-stop home and mortgage shopping experience. The site allows consumers  
to search through thousands of loans available through eleven of the  
nation's leading lenders, pre-qualify themselves online at no cost, and

submit an online mortgage application via QuickenMortgage.

Consumers can also directly access over 600,000 home listings in the U.S., as well as educate and empower themselves through timely editorial content and interactive tools.

About Quicken.com

Quicken.com ( <http://www.Quicken.com> ) helps consumers reach a confident solution for all areas of personal finance management, including investments, insurance, tax and mortgage. All of which is available at no cost!

About Excite, Inc.

Founded in 1994, Excite, Inc. (Nasdaq: XCIT) is a global media company offering consumers a free online service with a simple front-end to the Internet and extensive personalization capabilities, and advertisers the best one-to-one marketing services available online. The Excite Network consists of two of the largest brands on the Web, Excite ( [www.excite.com](http://www.excite.com) ) and WebCrawler ( [www.webcrawler.com](http://www.webcrawler.com) ), and its subsidiaries; MatchLogic, Inc., Excite Japan Co., Ltd. and Excite UK, Ltd. Localized versions of Excite are available in France, Germany, the UK, The Netherlands, Sweden, Japan and Australia. Based in Redwood City, Calif., Excite, Inc. has strategic relationships with America Online, Inc., Apple Computer, Inc., CUC Investments Inc., Intuit Inc., Netscape Communications Corp., Prodigy Internet and Tribune Company.

About Intuit

Intuit Inc. (Nasdaq: INTU), a financial software and Web-based services company, develops and markets Quicken, the leading personal finance software; TurboTax(R), the best-selling tax preparation software; and QuickBooks(R), the most popular small business accounting software. Intuit's Quicken.com Web site offers a complete set of personal finance news, information, and tools, including retirement planning resources and the leading mutual fund and insurance sites.

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/CONTACT: Karen Cleeve of Intuit, Inc., 650-944-3084, or Karen Cleeve@Intuit.com; or Heather Gore of Excite, Inc., 650-569-2048, or Hgore@excite.com/

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**First Mortgage Network Receives \$15 Million in Funding; Primary Investors Include Intuit and Technology Crossover Ventures.**

Business Wire, pl262

Sept 28, 1998

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PLANTATION, Fla.--(BUSINESS WIRE)--Sept. 28, 1998--Strengthening its position as a leader in the online mortgage market, First Mortgage Network (FMN) today announced that it has received a total of \$15 million new equity funding, from Intuit Inc., Technology Crossover Ventures (TCV) and two of its existing venture investors, Dominion Capital and Canaan Partners. This announcement, combined with its recent acquisition of American Finance & Investment (AFI), and its growing list strategic partners including Intuit, Superior Bank, GMAC Mortgage, Prudential RE & Securities and Fannie Mae, demonstrates FMN's rapid growth as a pioneer and key player in the online mortgage market.

The funding will enable FMN to promote and further develop its innovative business-to-business loan origination software, CLOser, which provides Realtors, home builders and financial institutions with point-of-sale and Internet technology, business management, loan processing, and call center and mortgage funding capabilities. The funding will also fortify the growth of FMN's consumer-direct Internet lending web site, loanshop.com.

"Having received funding from such well-reputed venture capitalists and from the leader in financial software and Web-based services, Intuit, speaks volumes of FMN's technology leadership in online mortgage banking and validates the company's strategy for capitalizing on the rapid growth of this market," said Seth Werner, chairman and chief executive officer, First Mortgage Network. "This funding will prove invaluable as we further our technology development and continue to grow the FMN businesses."

"First Mortgage Network's ability to leverage its technology and outsourcing solutions to reduce the cost of mortgage origination and funding demonstrates its visionary market strategy and technology expertise in online mortgage banking," said Mark Goines, senior vice president and general manager Consumer Division, Intuit Inc. "With its sound strategy and dedicated management team, we are pleased to be working with FMN and believe the company is well positioned to be a dominant player in this growing market."

"TCV is dedicated to financing and partnering with leading technology companies that are providing innovative solutions and are led by exceptional management teams. First Mortgage Network is unique in its ability to deliver a broad set of services that meet the needs of both consumers and business-to-business lending organizations," said Tom Newby, general partner, TCV and, with this investment, a newly-appointed member of FMN's board of directors. "We believe First Mortgage Network is poised to further establish a leadership position in the online mortgage banking industry."

FMN has three interrelated technology-based service groups that enable financial services organizations to harness the power of technology and take advantage of the Internet to conduct business. FMN, and its network members and joint venture partners currently originate more than \$4 billion annually in residential mortgage loans using FMN's outsourced

services.

FMN's Consumer Direct Group (CDG) offers client members a private-label mortgage call center solution/Internet facility, which allows banks, credit unions, and mortgage lenders of any size the ability to offer remote (telephone and Internet) mortgage counseling, mortgage application and mortgage origination services on a fee basis. FMN also owns and operates the first consumer-direct Internet mortgage lending Website, loanshop.com.

FMN also provides real estate brokerage firms, home builders, credit union, banks and other mortgage websites with the ability to outsource any or all of their mortgage banking operations through its Mortgage Banking Group (MBG). Services include technology support, general management, back office operations (processing, underwriting, closing, loan officer recruiting) and optional loan funding, since FMN is also a licensed mortgage bank.

Additionally, the company's Advanced Technology Group (ATG) supports clients of FMN's Mortgage Banking and Consumer Direct Groups, as well as clients seeking to manage and operate their own mortgage businesses with its nationwide "plug and play" CLOser loan origination network and software solutions. ATG's outsourced technology services are primarily priced on a fee per loan funded basis, eliminating the need for major up front expenditures for technology, significantly reducing the cost required to manage and maintain technology and resources on an in-house basis.

#### About First Mortgage Network

Founded in 1994 and based in Plantation, Florida, First Mortgage Network is a pioneer in online mortgage banking, providing the industry's most comprehensive mortgage platform consisting of brand companies, private-label outsourcing and technology services. FMN is dedicated to reducing the cost of mortgage origination and funding for its clients by supplying realtors, home builders and financial institutions with point-of-sale and Internet technology, business management, loan processing, and call center and mortgage funding capabilities. Additionally, through its acquisition of American Finance & Investment, FMN also provides online mortgage services directly to consumers via AFI's mortgage lending web site, loanshop.com. First Mortgage Network is privately funded with 400 employees in six offices nationwide.

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PUBLISHER NAME: Business Wire

INDUSTRY NAMES: BUS (Business, General); BUSN (Any type of business)

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6157825      Supplier Number: 53964170    (THIS IS THE FULLTEXT)  
**PMSC, Through Its CYBERTEK Subsidiary, Announces Contract With North  
American Mortgage Company.**

PR Newswire, p8966

Feb 26, 1999

Language: English      Record Type: Fulltext

Document Type: Newswire; Trade

Word Count:    517

TEXT:

COLUMBIA, S.C., Feb. 26 /PRNewswire/ -- Policy Management Systems Corporation (NYSE: PMS) (PMSC) announced today that North American Mortgage Company, a subsidiary of The Dime Savings Bank of New York FSB, has licensed the LoanXchange(TM) system from PMSC's wholly owned subsidiary, CYBERTEK. Dime is the nation's sixth-largest thrift and seventh-largest residential lender. The agreement was signed in the fourth quarter of 1998.

LoanXchange is a fully integrated client/server mortgage origination, processing, underwriting, and secondary market platform that supports retail, wholesale, and Correspondent lending. North American currently anticipates using the Correspondent lending portion of the LoanXchange system. North American had earlier licensed CYBERTEK's DecisionXchange(TM) automation solution. Together, the two systems will provide total decision support analysis.

Rich Mirro, President and COO of North American, said, "After an extensive system search, we chose CYBERTEK's LoanXchange because of the system's ability to immediately provide support for Correspondent lending. We also saw a close fit with our strategic direction, since the future platform of LoanXchange will allow direct access by the Correspondents."

"We are very excited to have North American further its relationship with CYBERTEK as their technology partner for Correspondent lending," said Chuck Shields, senior vice president at PMSC. "Our vision is to provide technology for the financial services world of the next millennium. North American's choice of LoanXchange validates our leadership role in providing lending solutions which will allow our clients to deliver content securely across the Internet and capitalize upon other opportunities as they emerge within the financial industry."

The Dime Savings Bank of New York is a regional bank serving consumers and businesses through 90 branches located throughout the greater New York City metropolitan area. Directly and through the over 260 offices of its North American Mortgage Company subsidiary, Dime also provides consumer financial and mortgage banking services throughout the United States.

CYBERTEK Corporation, a PMSC company headquartered in Dallas, is meeting the challenges faced by the life insurance industry, mortgage lending, and other financial services companies worldwide through virtual relationships, business process outsourcing, consulting, and related computer software and services. Information on CYBERTEK and its products and services can be found on the World Wide Web at <http://www.cybertek.com>.

PMSC, headquartered in Columbia, S.C., is the leader in providing enterprise and electronic commerce application software, professional services, and outsourcing designed to meet the needs of the global insurance and related financial services industries. Information on PMSC and its products and services can be found on the World Wide Web at <http://www.pmsc.com>.

The Private Securities Litigation Reform Act of 1995 provided a "safe harbor" for certain forward-looking statements. The forward-looking statements contained in this release are subject to certain risks and uncertainties. Actual results could differ materially from current expectations. Among the factors which could affect the company's actual results and could cause results to differ from those contained in the

forward-looking statements contained herein are customer acceptance of the company's new products and services, the success of the company's market penetration efforts, and timing of customers' decisions to enter into agreements for the company's products and services.

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PUBLISHER NAME: PR Newswire Association, Inc.

COMPANY NAMES: \*Cybertek Corp.; Dime Savings Bank of New York F.S.B.;  
North American Mortgage Co.; Policy Management Systems Corp.

EVENT NAMES: \*610 (Contracts & orders received)

GEOGRAPHIC NAMES: \*1USA (United States)

PRODUCT NAMES: \*6030000 (Mutual Savings Banks); 6500000 (Real estate);  
7372000 (Computer Software)

INDUSTRY NAMES: BUS (Business, General); BUSN (Any type of business)

NAICS CODES: 52211 (Commercial Banking); 53 (Real Estate and Rental and  
Leasing); 51121 (Software Publishers)

TICKER SYMBOLS: CKCP; NAC; PMS

SPECIAL FEATURES: LOB; INDUSTRY; COMPANY

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06472524/9

DIALOG(R) File 16:Gale Group PROMT(R)  
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06472524 Supplier Number: 55077786 (THIS IS THE FULLTEXT)

**Too Many App Servers -- IT Wants To Standardize, But Applications Not Portable. (Sun Microsystems' Java2 Enterprise Edition application development software) (Company Business and Marketing)**

Booker, Ellis

InternetWeek, p1

July 5, 1999

ISSN: 1096-9969

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1053

TEXT:

Keith Cleveland would like to support all of Countrywide Home Loans' critical application processing on one vendor's Java application server. But for the foreseeable future, he'll have to support at least two different platforms.

Countrywide, already a Sun Microsystems NetDynamics shop, is on the cusp of deploying IBM's WebSphere server on its IBM AS/400 midrange systems.

With more than 25 application servers on the market, "we can't bet on just one," said Cleveland, the company's first vice president of enterprise application services. IT managers also can't run one application on multiple vendors' servers, despite those servers' stated support for the same standards, including Enterprise JavaBeans.

Aware that corporate users are eager for more standardized server-side Java functionality, Sun last month released Java2 Enterprise Edition (J2EE), which provides a standard application model divided into three parts: components, containers and connectors.

Developers will work with Enterprise JavaBeans components to create the business logic, while vendors will offer standardized service-level items in containers, which mediate the connection between clients and components, and API connectors to back-end resources.

The J2EE spec was quickly embraced by more than 40 makers of Java app servers and development tools. J2EE, now in beta, will be released commercially early next year.

Mobile Code

One key promise of J2EE, although far from realized, is portability. In the application server context, that means the ability to run an EJB application unchanged on different J2EE-compatible application servers.

"The real benefit of J2EE is speed of recovery," said Frank Tait, vice president of business development and strategy at SCT Corp., a developer of Java applications for colleges and government agencies. "If one box fails, you can jump the application over to another machine."

This promised portability will be key in allowing enterprises to consolidate their various app servers into one, thereby reducing the costs of maintenance, training and tools.

At last month's JavaOne conference, Sun staged a "deployathon" of a mock retail application for car buying on 10 app servers supporting J2EE. But sources involved in the deployathon said Sun had to scale back the functionality of the test EJB application to make it work properly across all servers.

Nevertheless, Sun officials contend that the deployathon was a success in that it displayed the same EJB application running on different application servers using available technology.

Users remain bullish on Sun's latest iteration.

J2EE is "a glimmer of hope," said Scott Preble, manager of enterprise architecture and advanced technology at Citibank Mortgage. "The promise is it won't matter what application server you have."

At one point, Citibank Mortgage decided to build internal applications with Microsoft tools and app servers and external Web systems with Java. But after a difficult deployment of a Windows NT call center application, Citibank revised that plan and now is doing all of its middle-tier development in Java and is currently using just the NetDynamics server.

The mortgage company has built an extranet application for connecting with smaller banks and brokers and an intranet application for evaluating loan applications. An application for consumer self-service loans is under development.

Other enterprises are successfully using both non-Java Microsoft app servers and Java app servers, although, notably, for different purposes.

At Maxor National Pharmacy Services Corp., which processes prescription claims, a SilverStream Java application server handles the user interface and personalization for the company's online data warehouse applications that support more than 300 insurance company clients. But Microsoft's Internet Information Server and its Active Server Pages technology handle content publishing on the Maxor site.

Forrester Research predicts five companies' offerings will survive to divvy up a \$2 billion market by 2002: IBM, Microsoft, Sun-Netscape, Oracle and BEA Systems.

"There's absolutely a consolidation in the Java application server marketplace," said Forrester analyst Eric Brown, pointing to the Sun-Netscape Alliance, which early next year will merge the two companies' app servers into a single product, as proof of this trend.

But Brown said small and midsize app server vendors can carve niches. "SilverStream emphasizes its development environment; Progress Software offers embedded products for ISVs; and Vision Software has rules-based application development," he said.

Organizations, Brown said, typically have two app servers in house, "not five or six." Even for enterprises that reduce their server suppliers, interoperability across servers remains a sticking point, Brown said.

Not surprisingly, vendors not generally included on the short list of likely survivors claim consolidation is not happening, saying they have not witnessed enterprise customers mandating that all development happen on one Java application server or another.

"This application server market is still in a very infant state, and software developers and ISVs are still trying to grasp its strategic role," said Ron Harris, CEO of Pervasive Software Inc.

Still, Pervasive is itself an instance of a consolidation trend. Last February, the database company purchased Everywhere Development, maker of the Tango server and development environment.

Until a shakeout occurs, however, enterprises have wide open choices, said Giga Information Group analyst Mike Gilpin. "The market is not yet at the point where it's insane to choose a smaller [application server] vendor, who may be more agile and bring things to market faster than the big boys."

Triton Container International Ltd., for instance, took advantage of its opportunity to pick the best and most standards-compliant app server. Its decision was Secant Extreme Enterprise Server for EJB, which will eventually replace the company's NetDynamics app server.

"Our explicit goal is to get down to one application server vendor," said chief architect Mike King. "We're hoping Secant will be our all-in-one EJB platform."

King said any unease he feels about picking a vendor outside the market leaders is mitigated by two things: The fact that Secant is committed to Java standards, including J2EE, and the fact that the software

supports third-party development tools. King will use Inprise's JBuilder for the GUI portion of the application, and Rational Rose for modeling server-side business logic. The first Secant-based application will go into production early next year.

At Countrywide Home Loans, Cleveland is hoping he can get his two Java application server vendors, Sun and IBM, working together, even if the portability he's striving for does not come to pass.

"We're trying to get them to make sure [their servers] play together," he said. "For us, interoperability is more important than EJB portability."

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PUBLISHER NAME: CMP Media, Inc.

COMPANY NAMES: \*Sun Microsystems Inc.

EVENT NAMES: \*331 (Product development)

GEOGRAPHIC NAMES: \*1USA (United States)

PRODUCT NAMES: \*7372513 (Application Development Software)

INDUSTRY NAMES: BUSN (Any type of business); TELC (Telecommunications)

NAICS CODES: 51121 (Software Publishers)

TRADE NAMES: Java 2 Enterprise Edition (Application development software)

SPECIAL FEATURES: COMPANY

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03187577/9

DIALOG(R)File 20:Dialog Global Reporter  
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03187577 (THIS IS THE FULLTEXT)

**First Mortgage Network Rewrites The Mortgage Lending Process With  
openclose.com Electronic Network**

BUSINESS WIRE

October 22, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 974

PLANTATION, Fla.--(BUSINESS WIRE)--Oct. 22, 1998--

Site Provides Electronic Gateway to Fannie Mae's Desktop

Underwriter(R); Online "Meeting Room" For Lenders and Brokers

First Mortgage Network today introduced openclose.com, the first Internet service to effectively bridge the electronic gap between mortgage wholesalers and brokers.

By providing common connectivity to Fannie Mae's Desktop Underwriter and related services, openclose.com gives lenders and sponsored brokers all the necessary tools to deliver underwriting decisions at the point-of-sale in a wholesale environment. The site is designed to increase communications between brokers and lenders and simplify the mortgage lending process by providing an Internet "meeting room" in which lenders can quickly and easily review loan applications, automated underwriting evaluations, credit reports and loan locks submitted by brokers.

Because openclose.com is a total electronic environment and all loan documents are available online, lenders can make immediate and informed lending decisions, thus increasing their business, lowering costs and more effectively managing their pipeline -- all while providing higher levels of customer service.

"Fannie Mae was pleased when First Mortgage Network approached us about openclose.com," said Bill Kelvie, executive vice president, Fannie Mae. "Openclose.com is an innovative application of Fannie Mae's Desktop Underwriter technology, offering an opportunity to save lenders, sponsored brokers and consumers time and money, and provide efficient access to the benefits of our automated underwriting system."

The member-based openclose.com service dedicates a specific section of the site to each participating lender, providing them with the ability to directly market their specialized lending services such as new product introductions, special promotions and lender rates. At the same time, the site gives sponsored brokers access to automated underwriting services. After receiving the automated underwriting decision from First Mortgage Network, the broker may submit the loan to one of the participating lenders.

"Openclose.com's ability to streamline the origination process is a major step forward and demonstrates First Mortgage Network's commitment to effectively reducing the cost of mortgage origination and funding through technology innovation," said David Larson, president and chief operating officer, First Mortgage Network.

"Openclose.com will allow us to expand our broker relationships and focus those associations on service rather than price," said Fred Watkins, senior vice president, GMAC Mortgage. "Also, by providing electronic access to the 1003 and credit reports and by automatically feeding desktop underwriting advice into our system, openclose.com will streamline our lending process while saving significant time and money."

"Openclose.com not only enables brokers to streamline our processes and exchange information via the Internet, but it also allows brokers who do not have Internet access to participate, using 'openclose.com by fax'.

We believe that participation in openclose.com will allow us to grow our business by expanding the utilization of our services by both lenders and brokers," said Steve Smith, president, PMI Insurance.

"MGIC is committed to supporting initiatives that simplify and accelerate the lending process," said Curt Culver, president and chief operating officer of Mortgage Guaranty Insurance Corp. (MGIC). "Innovative uses of technology such as openclose.com, advance that cause by enabling MGIC to quickly and efficiently respond to customer requests for mortgage insurance and electronic insurance commitment/certificates."

Additionally, First Mortgage Network has discussions set with a number of other lenders during the MBA show this week to select the initial 15 charter lender members.

#### Streamlining Mortgage Processing

Openclose.com is an easy-to-use mortgage processing site. Through First Mortgage Network, a Fannie Mae approved seller servicer, sponsored brokers can access Fannie Mae Desktop Underwriter recommendation. These brokers may enter the customer applications into openclose.com using their point-of-sale systems, via a direct input into the openclose.com website, or by faxing the information for input by any of the participating mortgage insurance companies (openclose.com by fax). After openclose.com delivers the underwriting advice to the broker, loans will be electronically submitted through openclose.com to the lender and mortgage insurance company chosen by the broker for registration and purchase consideration.

In addition to providing connectivity to Fannie Mae's Desktop Underwriter, automated transmissions of 1003s, automated loan registration and locks and other marketing services, openclose.com allows lenders to review a loan before accepting a lock, thereby reducing fallout potential.

#### About First Mortgage Network

Founded in 1994 and based in Plantation, Florida, First Mortgage Network is a pioneer in online mortgage banking, providing the industry's most comprehensive mortgage platform consisting of brand companies, private-label outsourcing and technology services. FMN, a Fannie Mae seller servicer and Desktop Underwriter licensee, is dedicated to reducing the cost of mortgage origination and funding for its clients by delivering point-of-sale and Internet technology, business management, loan processing, call center and mortgage funding capabilities.

Additionally, through its acquisition of loanshop.com, FMN also provides online mortgage services direct to consumers via its mortgage lending web site, loanshop.com. First Mortgage Network is privately funded with 400 employees in six offices nationwide. For more information, visit the FMN web site at [www.1stmtg.com](http://www.1stmtg.com).

Desktop Underwriter is a registered trademark of Fannie Mae.

CONTACT: First Mortgage Network  
David Larson, 954/452-0000; ext. 4190  
[davidlarson@1stmtg.com](mailto:davidlarson@1stmtg.com)  
or  
Copithorne & Bellows  
Sara Buda/Kate Castle, 617/450-4300  
[sara.buda@cbpr.com](mailto:sara.buda@cbpr.com)

08:59 EDT OCTOBER 22, 1998

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COUNTRY NAMES/CODES: United States of America (US)  
REGIONS: Americas; North America; Pacific Rim  
PROVINCE/STATE: District of Columbia  
SIC CODES/DESCRIPTIONS: 6000 (Depository Institutions)  
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06510768/9

DIALOG(R) File 16:Gale Group PROMT(R)  
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06510768 Supplier Number: 55246557 (THIS IS THE FULLTEXT)  
**Morgan Stanley Dean Witter and ARCS Commercial Partner With LoopNet on Loan  
Origination; LoopLender Loan Origination Service Tops \$1 Billion.**

Business Wire, p0169

July 26, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 475

TEXT:

SAN FRANCISCO--(BUSINESS WIRE)--July 26, 1999--

LoopNet, Inc.(R) (www.loopnet.com), provider of the Internet's largest commercial real estate listing service, today announced that Morgan Stanley Dean Witter and ARCS Commercial have joined LoopLender(TM), LoopNet's Internet-based loan origination service for the commercial real estate market.

They join the other thirteen lenders such as Aries Capital, Capri Capital, Column Financial, FINOVA Realty Capital, GE Capital Real Estate and Highland Federal Bank already participating in the service. In its first two months of operations, LoopLender has received \$1 billion in loan requests.

With this announcement, LoopNet continues its expansion into the financial services market, with 15 lending institutions now using LoopLender to maximize the exposure of their lending programs on the Internet. The momentum of the system continues to attract borrowers and brokers interested in financing commercial property online.

"LoopNet's partnerships with Morgan Stanley Dean Witter and ARCS Commercial demonstrate the strength of our commitment to streamline the commercial real estate transaction process," said Dennis DeAndre, CEO of LoopNet. "The volume of loan applications that we received in just two short months indicates that LoopLender is hitting a market that is ready to pursue online transactions."

"The Internet and the commercial real estate industry are coming together at an accelerating pace, and LoopLender is one of the leaders prodding it to go faster. They're beginning to make it a useful part of how we all conduct business," said Gunnar Branson, Director of Communications of GE Capital Real Estate.

LoopLender uses Internet-based technology developed by LoopNet to effectively match those interested in financing commercial property with the industry's top lending institutions online, providing one-stop shopping. LoopLender speeds up the loan process by electronically delivering loan requests and property information directly to the lender. While LoopLender can be accessed directly, it is also integrated with LoopNet's highly successful property listing service, providing participating lenders maximum exposure for their lending programs.

ARCS is a nationwide provider of commercial property financing and the largest Fannie Mae multifamily loan originator in the country and Morgan Stanley is a preeminent global financial services firm.

About LoopNet

LoopNet, Inc., founded in 1995, provides the Internet's largest commercial real estate listing service, representing over 85,000 commercial real estate professionals. LoopNet now receives over \$13 billion in properties for sale and 270 million square feet in properties for lease each month, and is the exclusive online listing service for more than 90 organizations, including Grubb & Ellis, Cushman & Wakefield, Coldwell Banker Commercial, Colliers International, RE/MAX and Royal LePage.

LoopLender, LoopNet's online loan origination service, is used by the industry's top lenders including GE Capital, Column Financial, FINOVA and KeyBank, among others. LoopNet, Inc., is venture-backed with investments from Trinity Ventures, Indosuez Ventures and prominent Silicon Valley law firm Wilson Sonsini Goodrich & Rosati. For more information about LoopNet please visit [www.LoopNet.com](http://www.LoopNet.com).

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PUBLISHER NAME: Business Wire

COMPANY NAMES: \*LoopNet; Morgan Stanley and Company Inc.

PRODUCT NAMES: \*6211000 (Securities Dealers)

INDUSTRY NAMES: BUS (Business, General); BUSN (Any type of business)

SIC CODES: 6211 (Security brokers and dealers)

NAICS CODES: 52311 (Investment Banking and Securities Dealing)

SPECIAL FEATURES: LOB; COMPANY

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Set	Items	Description
S1	579	AU=(MCDONALD R? OR MCDONALD, R?)
S2	147587	MORTGAG? OR HOME()EQUIT? OR LOAN?
S3	3713	ONE()STOP OR STOP() (SHOP OR SHOPPING?)
S4	252447	LENDER? OR BROKER? ? OR REALTOR? ? OR AGENT? ? OR UNDERWR- IT? OR (THIRD OR 3RD)()PARTY
S5	3954286	APPLICATION? OR APPLY? OR PROCESS? OR REFINANC?
S6	1482238	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB? OR HOME- PAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW OR CYBER? OR LAN OR WAN OR SERVER?
S7	4208	S2(5N)S5
S8	247	S7(5N)S6
S9	29	S2 AND S3 AND S6
S10	22	S8(10N)S4
S11	16	(S9 OR S10) NOT PY>1999
S12	15	RD (unique items)

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12/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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6241445

**Title: Home equity loans on the Web**

Author(s): Bielski, L.

Journal: ABA Banking Journal vol.91, no.3 p.42-4

Publisher: Simmons-Boardman Publishing for American Bankers Assoc,

Publication Date: March 1999 Country of Publication: USA

CODEN: ABAJD5 ISSN: 0194-5947

SICI: 0194-5947(199903)91:3L:42:HEL;1-M

Material Identity Number: B557-1999-005

Language: English Document Type: Journal Paper (JP)

Treatment: Economic aspects (E)

**Abstract:** As the Internet matures, banks will continue to find more and better uses for the medium's slick-looking portals. One of the more impressive of these is the nearly instantaneous origination of home equity loans. True, this is still a fledgling service that has attracted many a pretender to the starting gate. In fact, most bank and mortgage companies that accept applications on-line aren't automated throughout the process. Instead, they require ample human intervention to get the scoring, assessment, and processing completed-usually within a few weeks. There are a few notable exceptions. Advanced Resource Computer Systems (ARC) Inc., Austin, Tex.; American Management Systems, Fairfax, Va.; and Zoot Enterprises, Bozeman, Mont.; have boldly gone where few can follow, outfitting progressive banks-and **mortgage lenders** -with real-time **processing** solutions that incorporate the **Internet**. Each of these companies is beginning to get the word out as use of fully automated, Internet-based systems gains momentum. ARC has four installations of its automated underwriting and processing tool, LT2k-and a few deals pending. Meanwhile AMS, as part of a joint venture with the Bank of Montreal, has at least two customers signed up for development of a similar system. Finally, Zoot has three Internet installations (and one in progress) of its Zoot Banking Platform, which includes loan processing capability. (The company also has 40 installations using a client-server version of the product designed for use with branch personnel). (0 Refs)

Subfile: D

Descriptors: information resources; Internet; mortgage processing; real-time systems

Identifiers: home equity loan; Internet; banks; mortgage companies; online applications; human intervention; scoring; assessment; Advanced Resource Computer Systems; American Management Systems; Zoot Enterprises; real-time processing solutions; automated underwriting tool; automated processing tool; LT2k; Bank of Montreal; Zoot Banking Platform; client-server product

Class Codes: D2050E (Banking); D2080 (Information services and database systems); D5020 (Computer networks and intercomputer communications)

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12/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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5957038

**Title: Try, try and try again**

Author(s): Penrose, P.

Journal: Banking Technology vol.15, no.5 p.54

Publisher: Banking Technology,

Publication Date: June 1998 Country of Publication: UK

CODEN: BATEEM ISSN: 0266-0865

SICI: 0266-0865(199806)15:5L:54:A;1-V

Material Identity Number: K580-98005

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: The UK's Council of Mortgage Lenders (CML) is exploring the feasibility of developing a common electronic trading platform for mortgage processing. The proposals call for the development of an agreed set of data standards and a single computer gateway through which mortgage intermediaries will be able to connect to **lenders** ' systems. Once it is operational the **network** could streamline the house buying **process** , by speeding up approval of **mortgage applications** in principle and providing a mechanism for electronic case tracking. (0 Refs)

Subfile: D

Descriptors: electronic trading; mortgage processing; standards

Identifiers: common electronic trading platform; mortgage processing; data standards; computer gateway; mortgage intermediaries; lender systems; house buying; electronic case tracking

Class Codes: D2115 (Property market and building industry); D2050E (Banking)

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12/5/3 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

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5758300

**Title: Remote computing environment speeds Countrywide's data delivery**

Author(s): Marlin, S.

Journal: Bank Systems + Technology vol.34, no.11 p.46

Publisher: Miller Freeman,

Publication Date: Nov. 1997 Country of Publication: USA

CODEN: BSYTEE ISSN: 1045-9472

SICI: 1045-9472(199711)34:11L:46:RCES;1-S

Material Identity Number: N682-97015

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: At Countrywide Funding, a pillar of growth has been supplying home-buying customers the best mix of product and price. And a linchpin of that has been communications-whether it's getting up-to-date loan pricing information out to **underwriters** in the mortgage banker's 370 branches or receiving automated **loan applications** from the branches. Countrywide's **network** administrators give much of the credit for its success to RemoteWare, a remote computing environment from XcelleNet, Atlanta. RemoteWare gives users and administrators the flexibility to manage the 80,000 daily transactions and associated data that pass between Countrywide's branches and its headquarters in Calabasas, Calif. (0 Refs)

Subfile: D

Descriptors: banking; computer network management; mortgage processing; software packages

Identifiers: Countrywide Funding; home-buying; mortgage; network administrators; RemoteWare; XcelleNet

Class Codes: D2050E (Banking); D5020 (Computer networks and intercomputer communications)

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12/5/4 (Item 4 from file: 2)

DIALOG(R)File 2:INSPEC

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5336931

**Title: Home on the 'net? [Internet marketing strategies]**

Author(s): Jones, J.D.

Author Affiliation: First Wellesley Consulting Group, MA, USA

Journal: ABA Banking Journal vol.88, no.6 p.55-6, 58

Publisher: Simmons-Boardman Publishing for American Bankers Assoc,

Publication Date: June 1996 Country of Publication: USA

CODEN: ABAJD5 ISSN: 0194-5947

SICI: 0194-5947(199606)88:6L:55:HIMS;1-U

Material Identity Number: B557-96006

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

**Abstract:** A loan agent for American Savings Bank, a California lending giant, prospects for mortgage customers on the Internet. Salem Five Cents Savings Bank offers online, interactive calculators on the 'Net. Citicorp Mortgage, offering loans in all 50 states, provides an initial contact point for its telemarketing and branch staffs through its Web site. Stanford Federal Credit Union accepts full **mortgage applications** over the **Internet**. These **lenders** represent the spectrum of Internet marketing strategies. All four are driven by the same quest-winning new customers from a rapidly expanding and extremely attractive Internet community. They are not alone in this quest. Type in the words "mortgage lender" and Digital's Alta Vista search engine (<http://altavista.digital.com/>) finds about 900 pages and Web Crawler (<http://webcrawler.com>) identifies 469 containing the same phrase. (0 Refs)

Subfile: D

Descriptors: Internet; marketing

Identifiers: Internet marketing strategies; loan agent; American Savings Bank; mortgage customers; Salem Five Cents Savings Bank; online interactive calculators; Citicorp Mortgage Inc.; contact point; telemarketing; branch staffs; Stanford Federal Credit Union; customers; mortgage lender; Digital Alta Vista search engine; Web Crawler; home page; Internet lending; electronic billboard; Web site

Class Codes: D2140 (Marketing, retailing and distribution); D2080 (Information services and database systems)

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**12/5/5 (Item 5 from file: 2)**

DIALOG(R)File 2:INSPEC

(c) 2004 Institution of Electrical Engineers. All rts. reserv.

03776328 INSPEC Abstract Number: C91005480

**Title: The role of OCLC in interlending**

Author(s): Brown, R.C.W.

Author Affiliation: OCLC, Dublin, OH, USA

Conference Title: Interlending and Document Supply: Proceedings of the First International Conference p.74-9

Editor(s): Cornish, G.P.; Gallico, A.

Publisher: British Library, Boston Spa, UK

Publication Date: 1990 Country of Publication: UK v+107 pp.

ISBN: 0 7123 2061 X

Conference Date: Nov. 1988 Conference Location: London, UK

Language: English Document Type: Conference Paper (PA)

Treatment: General, Review (G)

**Abstract:** The Interlibrary **Loan** Subsystem was implemented by OCLC (online Computer Library Center) in 1979, and its level of activity has gone up dramatically each year. In 1987-8, there were 3.8 million **online**



ILL transactions on the system. This was an increase of almost half a million in a single year! The OCLC database has quickly become a **one - stop** first resort for OCLC participants. As the bibliographic and holdings databases have grown, so has the efficiency offered by OCLC in the interlibrary **loan** function. The author discusses the scope of its international activities. He then discusses lending and borrowing as separate issues. (1 Refs)

Subfile: C

Descriptors: document delivery; information services; library automation

Identifiers: Interlibrary **Loan** Subsystem; **online** ILL transactions; holdings databases

Class Codes: C7220 (Generation, dissemination, and use of information); C7210 (Information services and centres)

**12/5/6 (Item 1 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003 EBSCO Pub. All rts. reserv.

00508040 98CW09-307

**Lenders capitalize on mortgage boom online**

Scheier, Robert L

Computerworld , September 28, 1998 , v32 n39 p43, 45, 2 Page(s)

ISSN: 0010-4841

Company Name: E-Loan

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Focuses on the increase of Web-based mortgage lending. Explains that there has been an overall increase in home sales, since interest rates have fallen. Points out that online mortgage companies can provide simplified mortgage services with lower origination costs. Calls this a competitive online market, and notes that while some mortgage services only provide a fee-based placement service for other **lenders** , others actually **process mortgage applications online** . Spotlights E- Loan , which provides **online mortgage transaction processing** with automated e-mail application status updates for the **lender** . Includes one photo. (kgh)

Descriptors: Home; Banking; Online Transaction Processing; Competition; Electronic Commerce

Identifiers: E-Loan

**12/5/7 (Item 2 from file: 233)**

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2003 EBSCO Pub. All rts. reserv.

00486258 98PI02-243

**Quicken.com**

Ozer, Jan

PC Magazine , February 24, 1998 , v17 n4 p138, 142, 2 Page(s)

ISSN: 0888-8507

Company Name: Intuit

URL: <http://www.quicken.com>

Product Name: Quicken.com

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): A

Geographic Location: United States

Presents a very favorable review of Quicken.com (free), a financial planning site from Intuit. The site takes an advisory approach and offers

help in all major areas of life planning. Its insurance section provides a planner to define insurance needs and can obtain quotes from and contact several insurance companies. The investment area makes it easy to manage a portfolio but stock financial analysis is limited. Its mutual fund coverage is much more extensive, covering topics from selection of funds by Morningstar rating to charting performance. It provides good analysis of closing and monthly costs for **mortgages** to determine how much house one can afford. Its retirement planning section is ideal for just starting to plan for retirement. Its tax section has a tax estimator and calendar and links to other informative sites. This is a **one - stop** solution with few weaknesses and ``Editors' Choice.'' Includes one screen display. (djd)

Descriptors: **Web** Sites; Finances; Taxes; Investment; Planning; Accounting; Insurance

Identifiers: Quicken.com; Intuit

**12/5/8 (Item 1 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06668113

Verso links up with the Mortgage Next network

UK: VERSO AND MORTGAGE NEXT LINK UP

Financial Adviser (FLA) 30 Jul 1998 p. 6

Language: ENGLISH

Britannia Building Society's Verso unit and Mortgage Next have entered into a deal which will allow the latter's brokers to proffer mortgage cases to the former on a direct basis. Mortgage Next is the UK-based mortgage **brokers network** while Verso specialises in **processing mortgages**. The alliance will come into effect from 1 August 1998 and will allow faster processing by Verso and mean that Mortgage Next brokers need not pay admin, submission, membership or submission fees.

COMPANY: MORTGAGE NEXT; VERSO; BRITANNIA BUILDING SOCIETY

PRODUCT: Capital & Loanable Funds (E5630); Insurance Agents & Brokers (6411);

EVENT: Company Formation (14);

COUNTRY: United Kingdom (4UK);

**12/5/9 (Item 2 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06651821

Search engines set for UK car sales on the internet

UK: FIRST INTERNET BASED CAR LOANS FIRM

Daily Telegraph (DT) 6 July 1998 p.25

Language: ENGLISH

On:Line Finance is a car loan provider which now claims to be able to **process loan** inquiries from its **broker network** within an hour by using the internet. On:Line offer finance for second hand cars and has become the first UK car loans firm to operate via the internet. It uses password security to link up with its brokers nationwide on a confidential basis.

COMPANY: ON:LINE FINANCE

PRODUCT: Automotive Sales & Services (5500);  
EVENT: Product Design & Development (33);  
COUNTRY: United Kingdom (4UK);

12/5/10 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06570006

Mortgage Choice to offer web service

AUSTRALIA: MORTGAGE CHOICE LAUNCH WEB SITE

The Australian Financial Review (AFR) 12 Jan 1998 P.24

Language: ENGLISH

The largest home mortgage **broker** in Australia, Mortgage Choice, has introduced an **internet loan** information and **application** service to take on **online** broking pioneer directly. The service should start in April 1998 after several deals with national real estate firms to provide direct links to its site are inked. The website, believed to be the biggest in Australia, offers access to the mortgage products of 22 domestic lenders such as ANZ, Westpac, National Mutual and NRMA. As the website is built on a Lotus Domino system, updating of changes in interest rates, fees and terms of all loan products will be speedy, which is highly valued in the fast-changing mortgage market. In addition, loan applicants could check the progress of their **loan application process** through the **website**. Real estate **agents**, on the other hand, could assess the purchasing power of a prospective buyer through the database of the site. Borrowers could expect interactive service when home computers are fast enough to handle cable modems. Hence, home loan approval could be obtained without the applicant leaving home.

COMPANY: INTERNET; NRMA; NATL MUTUAL; WESTPAC; ANZ; MORTGAGE CHOICE

PRODUCT: Retail Banking Services (6006); Mortgage Bankers & Brokers (6160); Private Debt (E5650);

EVENT: Plant/Facilities/Equipment (44);

COUNTRY: Australia (9AUS);

12/5/11 (Item 4 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06537717

Multinational real estate franchise firms enter Korea

SOUTH KOREA: COMPETITION AMONG REAL ESTATE FIRMS

The Korea Herald (XBF) 24 Oct 1997 P.12

Language: ENGLISH

A number of multinational real estate firms, like American Coldwell Bankers, Remax and Prudential and Canada's Home Life, intend to enter the South Korean market, which is predicted to worth WON 1.5 tn (US\$ 1.65 bn). American Century 21 Real Estate Corp, the global biggest residential and commercial real estate franchise **network**, has started business in South Korea in June 1997. Meanwhile, Electronic Realty Associates (ERA), the second biggest realtor in America, has already entered into South Korea in July 1996. Therefore, there will be fierce competition among these foreign firms and local firms like Real Estate Land soon. Century 21 Korea plans to start the "**one - stop** service" program whereby consumers will benefit

from services ranging from house registration through housing **loan** to broker error insurance. The company's enhanced services include high quality house-moving, offered at a special discount price under a vendor contract with Modern Living Co. Interior services, including professional interior remodelling and repair, and overseas brokerage services are also offered. ERA has also improved its services as it will arrange **loans** for customers under contract with financial institutions and start an insurance system to ensure compensation to customers for any property loss.

COMPANY: MODERN LIVING; CENTURY 21 KOREA; REAL ESTATE LAND; ERA;  
ELECTRONIC REALTY ASSOCIATES; CENTURY 21 REAL ESTATE; HOME LIFE; PRUDENTIAL  
; REMAX; COLDWELL BANKERS

PRODUCT: Estate Agencies (6530EA);  
EVENT: Market & Industry News (60); Planning & Information (22); Company  
Formation (12); Company Formation (14);  
COUNTRY: South Korea (9SOK); Canada (2CAN); United States (1USA);

**12/5/12 (Item 5 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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03806448

COMPETING MORTGAGE NETWORKS ESTABLISHED  
UK - COMPETING MORTGAGE NETWORKS ESTABLISHED  
Banking Technology (BTY) 0 October 1990 p5  
ISSN: 0266-0865

A consortium made up of CIBC Mortgages, National Home Loans, Scottish Life and Digital Equipment have developed the Multi Transact Services (MTS), an electronic **mortgage applications** and tracking **network**. This service is aimed at mortgage **lenders**, mortgage **agents** and life assurance companies with electronic processing facilities. The network will be accessed via IBM PC and compatibles and employ the Edifact standard. The Mortgage Clearing Company (MMC) is developing a central electronic service which will process mortgage applications from customer data capture at point of sale of the issue of an offer of advance. The service is offered to insurance companies, intermediaries, mortgage lenders and unit trust companies. The system will run credit checks, valuations, employer references and initial underwriting checks.

PRODUCT: Public Networks (4811PN); Mortgage Bankers & Brokers (6160);  
EVENT: PRODUCTS, PROCESSES & SERVICES (30);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);  
South East Asia Treaty Organisation (913);

**12/5/13 (Item 6 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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03356386

FMCG PLANS ELECTRONIC MORTGAGE EXCHANGE  
UK - FMCG PLANS ELECTRONIC MORTGAGE EXCHANGE  
Money Marketing (MOM) 15 March 1990 p1

FMCG, marketing consultant, aims to set up a GBP1.5 mil electronic mortgage exchange, similar to Unilink, which will link intermediaries with mortgage **lenders**, life and unit trust firms. The exchange will enable **mortgages** to be **processed on - line** and Unisys is developing the equipment

needed. The Mortgage Clearing Company has been created to launch the system, expected in the first three months of 1991. FMCG, which is currently marketing its plans to lenders and life firms, says that the exchange will reduce the cost of processing applications by some 50%.

PRODUCT: Mortgage Bankers & Brokers (6160); Life Assurance (6310); Unit Trusts (6724);  
EVENT: PLANT/FACILITIES/EQUIPMENT (44);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

**12/5/14 (Item 1 from file: 256)**

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00112269 DOCUMENT TYPE: Review

**PRODUCT NAMES: WebSphere (709549); ColdFusion Enterprise Server (733695); NetDynamics Studio & Application Server (NDS/AS) (636223); Vision JADE Business Logic Server (728098); Secant Extreme Enterprise Server (728101)**

**TITLE: Web App Servers**

AUTHOR: Copeland, Ron

SOURCE: Information Week, v704 pS1A(8) Oct 12, 1998

ISSN: 8750-6874

HOME PAGE: <http://www.informationweek.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Web servers handle static data, but World Wide Web application servers need to do more complex jobs, combining data from multiple sources and producing multipart transactions. Web application servers should create an environment where companies can create new products, integrate current ones, combine legacy applications with new multitier applications, and be a deployment platform that can ensure reliable performance. Web application servers are called upon to do different jobs and so are all different.

**Mortgage** Corporation uses IBM's **WebSphere Application Server** to take data from a **broker**'s computer and then feed that data into a custom rules engine to process loan applications in about a minute. The article highlights 19 companies and their Web application servers, including Allaire, BEA Systems, Netscape Communications, and Secant Technologies.

COMPANY NAME: IBM Corp (351245); Macromedia Inc (423106); Sun Microsystems Inc (385557); Versata Inc (617636); Secant Technologies Inc (621846)

SPECIAL FEATURE: Buyers Guides

DESCRIPTORS: Application Servers; ColdFusion; Internet Marketing; Internet Utilities; Network Administration; Network Servers; Network Software; Web Servers; Webmasters

REVISION DATE: 20020930

**12/5/15 (Item 2 from file: 256)**

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00096403 DOCUMENT TYPE: Review

**PRODUCT NAMES:** ProShare (490792)

**TITLE:** Flagstar's Snappy Solution

**AUTHOR:** Lach, Eric

**SOURCE:** Communications Week, v629 p17(2) Sep 18, 1996

**ISSN:** 0746-8121

**RECORD TYPE:** Review

**REVIEW TYPE:** Product Analysis

**GRADE:** Product Analysis, No Rating

Flagstar Bank uses Intel's ProShare videoconferencing over Madge's WAN access switches to hasten receipt and processing of wholesale mortgage loan applications from more than 4,400 loan originators and mortgage brokers. Flagstar Bank, acting as underwriters, is a pipeline between originators of loans and funding sources, which include Fannie Mae or Freddie Mac. To ensure that a loan application is efficient, a loan underwriter needs to be present at the loan application table, and Intel's ProShare videoconferencing ensures that this can be accomplished economically, regardless of either party's location. Flagstar's ProShare/Madge switch-based videoconferencing system, Snap, uses Sprint's lines and 800 numbers to allow underwriters to view and converse with loan originators, who are usually real estate agents, and loan applications, all over the U.S. In such videoconferenced, face-to-face interviews, loans are processed efficiently and mostly in paperless, digital format. Over 500 institutions have joined the system, and have installed PC-based Snap end stations at over 600 sites. The time to process a mortgage application is reduced to approximately five hours, and Flagstar retains the ability to gain from secondary market mortgages, for more liquidity and lower pricing.

**COMPANY NAME:** Intel Corp (097551)

**SPECIAL FEATURE:** Charts

**DESCRIPTORS:** Banks; Financial Institutions; **Loan Processing ; Network Software; Underwriters ; Videoconferencing; WANS**

**REVISION DATE:** 19990530

Set	Items	Description
S1	199	AU=(MCDONALD R? OR MCDONALD, R?)
S2	2839	MORTGAG? OR HOME()EQUIT? OR LOAN?
S3	1499	ONE()STOP OR STOP() (SHOP OR SHOPPING?)
S4	995211	LENDER? OR BROKER? ? OR REALTOR? ? OR AGENT? ? OR UNDERWR- IT? OR (THIRD OR 3RD)()PARTY
S5	4887853	APPLICATION? OR APPLY? OR PROCESS? OR REFINANC?
S6	1	S2 AND S3
S7	1	S1 AND S2 AND S5
S8	133	S2 AND S4 AND S5
S9	60	S8(25N) (ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW OR CY- BER? OR LAN OR WAN OR SERVER?)
S10	58	S9 AND IC=G06F?

? show file

File 344:Chinese Patents Abs Aug 1985-2003/Nov

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File 347:JAPIO Oct 1976-2003/Oct(Updated 040202)

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File 350:Derwent WPIX 1963-2004/UD,UM &UP=200415

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File 371:French Patents 1961-2002/BOPI 200209

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7/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015940474 \*\*Image available\*\*

WPI Acc No: 2004-098315/200410

XRPX Acc No: N04-078402

Mortgage loan data processing system used by real estate agents, mortgage banker, provides services necessary for origination of mortgage loan after determining completeness of loan application data

Patent Assignee: MCDONALD R W (MCDO-I)

Inventor: MCDONALD R W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040002915	A1	20040101	US 9893729	P	19980722	200410 B
			US 9893730	P	19980722	
			US 9893750	P	19980722	
			US 99349517	A	19990708	
			US 2003429157	A	20030501	

Priority Applications (No Type Date): US 2003429157 A 20030501; US 9893729 P 19980722; US 9893730 P 19980722; US 9893750 P 19980722; US 99349517 A 19990708

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20040002915	A1		66	G06F-017/60	Provisional application US 9893729

Provisional application US 9893730  
Provisional application US 9893750  
Cont of application US 99349517

Abstract (Basic): US 20040002915 A1

NOVELTY - A loan application data is transferred from a loan originator computer to a loan broker computer. The loan application data is reviewed to determined completeness. The loan originator provides services necessary for the origination of a mortgage loan and not duplicative of services provided by the loan broker.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) mortgage loan data processing method; and
- (2) program for processing mortgage loan .

USE - Mortgage loan data processing system used by real estate agent, mortgage banker, mortgage broker, bank, institution, attorney, home builder and direct consumer.

ADVANTAGE - Eliminates gathering of duplicative information from a loan customer, by providing mortgage loan and financial services data processing system.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart describing the mortgage loan data processing process .

pp; 66 DwgNo 2/8

Title Terms: LOAN ; DATA; PROCESS ; SYSTEM; REAL; ESTATE; AGENT; SERVICE; NECESSARY; LOAN ; AFTER; DETERMINE; COMPLETE; LOAN ; APPLY ; DATA

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI



6/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015787531 \*\*Image available\*\*

WPI Acc No: 2003-849734/200379

**Method for one stop service of real estate related business**

Patent Assignee: KIM S B (KIMS-I); LEE M H (LEEM-I)

Inventor: KIM S B; LEE M H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2003054087	A	20030702	KR 200184189	A	20011224	200379 B

Priority Applications (No Type Date): KR 200184189 A 20011224

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2003054087	A		1	G06F-017/60	

Abstract (Basic): KR 2003054087 A

NOVELTY - A method for a **one stop** service of a real estate related business is provided to execute all real estate related services for a user.

DETAILED DESCRIPTION - A seller registers an article for sale to a real estate business agency through a telephone or the Internet(S101,S102). A buyer connects to the real estate business agency through a telephone or the Internet and requests a purchase(S103). The buyer inputs detailed information with respect to the real estate to be purchased(S104). The real estate business agency searches an article similar to a sale condition of the seller and a purchase condition of the buyer(S105-S107). The searched information is transmitted to the buyer. If the buyer wants to purchase the searched article, the sale condition and the purchase condition are compromised(S108-S113). If a trade is concluded, a trade contract is processed(S114,S115). The buyer requests a **loan** through a financial institution(S116,S117). Various documents for a registration are received from the seller and the buyer, the registration is executed. If the registration is completed, commission is received(S118-S120). The user joins to a real estate related insurance and a commission is received(S121). If the transaction is completed, all related documents are transmitted to the seller and the buyer(S122).

pp; 1 DwgNo 1/10

Title Terms: METHOD; ONE; STOP; SERVICE; REAL; ESTATE; RELATED; BUSINESS

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/1 (Item 1 from file: 347)  
DIALOG(R)File 347:JAPIO  
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07591413 \*\*Image available\*\*  
EVALUATION/GUARANTEE SYSTEM FOR BUILDING

PUB. NO.: 2003-085257 [JP 2003085257 A]  
PUBLISHED: March 20, 2003 (20030320)  
INVENTOR(s): MORI KAZUHIKO  
KUROSE YUJI  
APPLICANT(s): IIDA SANGYO KK  
HOUSEPLUS CORPORATION INC  
APPL. NO.: 2001-278625 [JP 2001278625]  
FILED: September 13, 2001 (20010913)  
INTL CLASS: G06F-017/60 ; G06F-017/50

#### ABSTRACT

PROBLEM TO BE SOLVED: To revitalize a secondhand housing market by improving the mortgage value of a secondhand house.

SOLUTION: This system comprises an inspection process for attaching a picture obtained by picking up image of the part to be inspected of a building to inspection picture 121C data read from a server 10 to a portable terminal 20 in order to prepare inspected result data, and for storing the inspected result data in a **server** 10, an evaluation **process** for reading the inspected result data of various inspection items and evaluation format 121F data of the building from the **server** 10 to a **third party** evaluating organization side terminal 40, and for inputting an evaluated result evaluated based on the inspected result data to the evaluation format 121F data in order to prepare evaluation data, and for storing the evaluation data in the **server** 10, and a guaranteeing **process** for reading certificate format 123F data of the building from the **server** 10 to the **third party** evaluating organization side terminal 40 when the evaluated result is successful, and for preparing guarantee certificate.

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10/5/2 (Item 2 from file: 347)  
DIALOG(R)File 347:JAPIO  
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07536466 \*\*Image available\*\*  
REAL-ESTATE ARTICLE MEDIATING METHOD USING COMPUTER

PUB. NO.: 2003-030301 [JP 2003030301 A]  
PUBLISHED: January 31, 2003 (20030131)  
INVENTOR(s): MIYAZAWA KATSUJI  
APPLICANT(s): JUTAKU CENTER KK  
APPL. NO.: 2001-210295 [JP 2001210295]  
FILED: July 11, 2001 (20010711)  
INTL CLASS: G06F-017/60

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide a real estate article mediating method by which a consumer oneself can obtain information on a desired real estate article to be bought, a person who decides to buy to apply a real estate agent, and the real estate agent having received the application to mediate

with the owner of a real estate article and further efficiently carry out various procedures such as house **loan** and mediation of real estate registration.

SOLUTION: The real estate article mediating method which uses computers comprises a **server** computer 2 and client computers 10a, 10b, and 10c on a specific **network** and includes a step for indicating that an **application** for purchase of real estate is accepted via a **homepage** 3 opened on the **network** according to information that a consumer has and a step for writing the intention to purchase the real estate article according to real estate article information that the consumer has.

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10/5/3 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO

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07400399 \*\*Image available\*\*

AGENT SYSTEM, AGENT HANDLING METHOD, INFORMATION PROVIDING DEVICE, PROGRAM AND INFORMATION RECORDING MEDIUM

PUB. NO.: 2002-268901 [JP 2002268901 A]  
PUBLISHED: September 20, 2002 (20020920)  
INVENTOR(s): ASAMI AKIKO  
APPLICANT(s): SONY CORP  
APPL. NO.: 2001-062547 [JP 200162547]  
FILED: March 06, 2001 (20010306)  
INTL CLASS: G06F-009/46

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide a new agent system capable of providing only a specified user with an electronic pet as an agent having desired conditions, a selling/ purchasing method of the agent, an agent system and a data recording medium.

SOLUTION: The **agent** system is provided with a client computer to be connected with at least one communication line means and having a display device, at least one **server** computer to be connected with the client computer via the communication line means and having an area to form a community to handle the **agent** and an agent market to be provided to the community and to handle the agent by including at least one of transfer and loan of ownership of the agent and is characterized by performing a specified processing to characteristics of the agent.

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10/5/4 (Item 4 from file: 347)

DIALOG(R)File 347:JAPIO

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07281510 \*\*Image available\*\*

STOCK LOAN TRANSACTION SYSTEM

PUB. NO.: 2002-149976 [JP 2002149976 A]  
PUBLISHED: May 24, 2002 (20020524)  
INVENTOR(s): KUBA NAOMI  
APPLICANT(s): OSAKA SECURITIES FINANCE CO LTD

APPL. NO.: 2000-341733 [JP 2000341733]  
FILED: November 09, 2000 (20001109)  
INTL CLASS: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To provide a stock loan transaction system allowing a transaction using a loan of stock certificates quickly and effectively.

SOLUTION: The stock loan transaction system to make transaction using a loan of stock certificates through a communications circuit works through such processes that the stock borrow inquiring data is entered from a terminal unit 3 possessed by a stock borrower and transmitted to a **lender server** 1, the stock lendable amount data in response to the stock borrow inquiring data is transmitted from the **lender server** 1, borrow stocks are selected among the stock lendable amount data and the selected data is transmitted to the borrower **server** 1, and that a contract is established in the case the selected data sent to the **lender server** 1 meets his transaction conditions followed by an automatic transfer to the bill storage and transfer organization.

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10/5/5 (Item 5 from file: 347)

DIALOG(R) File 347:JAPIO

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07045735 \*\*Image available\*\*

ELECTRONIC COMMERCE SYSTEM OF NURSING CARE GOODS AND ITS RECORDING MEDIUM

PUB. NO.: 2001-273369 [JP 2001273369 A]  
PUBLISHED: October 05, 2001 (20011005)  
INVENTOR(s): NISHINO KENJI  
HIEDA SATORU  
ICHIDA SHOICHI  
APPLICANT(s): MATSUSHITA ELECTRIC WORKS LTD  
APPL. NO.: 2000-083038 [JP 200083038]  
FILED: March 23, 2000 (20000323)  
INTL CLASS: G06F-017/60 ; G07F-017/40

ABSTRACT

PROBLEM TO BE SOLVED: To realize an electronic commerce system capable of providing nursing care goods optimal for a person in need of nursing care as relieving psychological burden, time burden and economical burden of family or an expert in nursing care.

SOLUTION: In the electronic commerce system with a server to accept an order of the nursing care goods through a **network**, a customer information storage part 1 at least to store information regarding whereabouts of the person in need of nursing care, an **agent** information storage part 2 in which contact destination of plural agents to handle sale or loan of the nursing care goods and information regarding a service area are stored and a processing part 3 to decide the agent from which information including physical characteristics of the person in need of nursing care to be required for the sale or the loan of the nursing care goods is collected based on the information regarding whereabouts of the person in need of nursing care stored in the customer information storage part and the information regarding the service area of the agent stored in the agent information storage part and to read the contact destination of the decided agent from the agent information storage part.

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10/5/6 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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015912358 \*\*Image available\*\*  
WPI Acc No: 2004-070198/200407  
Related WPI Acc No: 2003-662724  
XRPX Acc No: N04-056514

**Risk assess and control system in commercial transaction through Internet, generates report to client willing to participate in transaction on comparing data of that client to selection criteria of transaction client**

Patent Assignee: GRECO D (GREC-I); SHERMAN S (SHER-I)

Inventor: GRECO D; SHERMAN S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030229582	A1	20031211	US 200256241	A	20020122	200407 B
			US 2003388203	A	20030312	

Priority Applications (No Type Date): US 2003388203 A 20030312; US 200256241 A 20020122

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030229582	A1	31	G06F-017/60	CIP of application	US 200256241

Abstract (Basic): US 20030229582 A1

NOVELTY - A risk assessment processor compares the selection criteria that represents acceptable parameters of a client computer (14) for the transaction, with profile characteristic set of another client computer (16) willing to participate in the transaction. A report generator generates a report to be transmitted to client computer (16), based on comparison result.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) method for providing risk control and assessment for transaction; and

(2) method for **processing of loan applications on network .**

USE - For controlling and assessing risk in commercial transactions involved in e.g. car purchase, credit card, insurance assessment, and house purchase through network e.g. palm pilot, web television, Internet and intranet.

ADVANTAGE - The acceptance rates of loans by applicants increase, thereby reducing cost of processing needles applications by lender.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the risk assess and control system.

pp; 31 DwgNo 2/16

Title Terms: RISK; ASSESS; CONTROL; SYSTEM; COMMERCIAL; TRANSACTION; THROUGH; GENERATE; REPORT; CLIENT; PARTICIPATING; TRANSACTION; COMPARE; DATA; CLIENT; SELECT; CRITERIA; TRANSACTION; CLIENT

Derwent Class: T01; W01; W02

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/7 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015884472      \*\*Image available\*\*

WPI Acc No: 2004-042306/200404

XRPX Acc No: N04-034234

**Loan application interface system, has business center to re-format loan application information into format compatible with financial service software program and lender to transmit information to target partner computer**

Patent Assignee: HU L (HULL-I); KHANPOUR B (KHAN-I); WU T (WUTT-I)

Inventor: HU L; KHANPOUR B; WU T

Number of Countries: 001    Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030233316	A1	20031218	US 2002172844	A	20020614	200404 B

Priority Applications (No Type Date): US 2002172844 A 20020614

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030233316	A1	19	G06F-017/60	

US 20030233316 A1      19 G06F-017/60

Abstract (Basic): US 20030233316 A1

NOVELTY - The system has a **loan** origination software program (102) residing on a **loan** originator computer. A business center (108) is integrated in a **web** browser **application** to re-format and publish **loan application** information into a format compatible with a financial service software program of a target partner computer. A lender (122) transmits reformatted loan application information to the target partner computer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a method for processing and submitting **loan application** data over a computer **network**.

USE - Used for **processing loan applications** over a computer **network**.

ADVANTAGE - The system provides a comprehensive **network**-based interface system between a **broker**, **lender** and other third parties for fulfillment of a **loan application** on behalf of a borrower.

DESCRIPTION OF DRAWING(S) - The drawing shows a **network** that implement a **loan processing** software system.

Loan origination software program (102)

Business center (108)

Back-end processes (110)

Data storage facility (112)

Lenders (122)

pp; 19 DwgNo 1A/7

Title Terms: LOAN; APPLY; INTERFACE; SYSTEM; BUSINESS; FORMAT; LOAN; APPLY; INFORMATION; FORMAT; COMPATIBLE; FINANCIAL; SERVICE; SOFTWARE; PROGRAM; TRANSMIT; INFORMATION; TARGET; PARTNER; COMPUTER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/8      (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015741376      \*\*Image available\*\*

WPI Acc No: 2003-803577/200375

XRPX Acc No: N03-644226

**Payment processing method in online financial services, involves defining two sets of criteria for client and entity based on which received payment information is processed to obtain process instructions**

Patent Assignee: ALLEN J L (ALLE-I); CHIODO D R (CHIO-I); COHEN B S (COHE-I); COWAN M (COWA-I); EVANSKI P (EVAN-I); LEGGO B (LEGG-I); LINDO P A (LIND-I); LODOWSKI N (LODO-I); MURRAY G P (MURR-I); RIST O (RIST-I); ROSENBAUM D (ROSE-I); SMUTS A A (SMUT-I)

Inventor: ALLEN J L; CHIODO D R; COHEN B S; COWAN M; EVANSKI P; LEGGO B; LINDO P A; LODOWSKI N; MURRAY G P; RIST O; ROSENBAUM D; SMUTS A A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030200107	A1	20031023	US 2002363904	P	20020313	200375 B
			US 2002214946	A	20020808	

Priority Applications (No Type Date): US 2002363904 P 20020313; US 2002214946 A 20020808

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030200107	A1		22	G06F-017/60	Provisional application US 2002363904

Abstract (Basic): US 20030200107 A1

NOVELTY - A set of criteria suitable for entity and clients are defined based on which the payment information with respect to a client is received. The received information is processed using the respective criteria and instructions corresponding to each payment process are generated.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for responses reception method in payment transactions.

USE - For **processing** payments in **online** financial services like insurance, credit card, **mortgage** services. Also for cable, telephone, water, gas, electric power and rental services through computer **networks** like **internet**.

ADVANTAGE - Provides complete automation of the entire payment process due to effective tracking of transactions. Raises customer service by allowing the payments through third party terminals.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram of payment service center.

- collection processor (10)
- payment service center (60)
- check transport system (208)
- safe deposit system (220)
- recognition system (610)

pp; 22 DwgNo 3/10

Title Terms: PAY; PROCESS; METHOD; FINANCIAL; SERVICE; DEFINE; TWO; SET; CRITERIA; CLIENT; ENTITY; BASED; RECEIVE; PAY; INFORMATION; PROCESS; OBTAIN; PROCESS; INSTRUCTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/9 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015739338 \*\*Image available\*\*

WPI Acc No: 2003-801539/200375

XRPX Acc No: N03-642277

**Computer program product for online mortgage broker application , stores instructions for determining mortgage loan fees and loan underwriting conditions, based on loan parameters selected by user from web page**

Patent Assignee: BLANCH E (BLAN-I)

Inventor: BLANCH E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030144949	A1	20030731	US 200254894	A	20020125	200375 B

Priority Applications (No Type Date): US 200254894 A 20020125

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030144949	A1	16	G06F-017/60	

Abstract (Basic): US 20030144949 A1

NOVELTY - A **server** (40) determines the **mortgage loan fees and loan underwriting conditions**, based on **mortgage loan parameters** selected by client from list boxes in **loan query web page**. A **processor** (50) acquires the determined fees and re- computes the **loan fees**, on determining changes in the fees. The **processor** transmits information regarding recomputed fees and determined conditions to a client terminal.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) **web -based mortgage broker application system**; and
- (2) **web -based mortgage broker application method**.

USE - Computer program product for **mortgage broker application using internet** .

ADVANTAGE - Accurate price information and mortgage loan underwriting conditions are provided to broker in less time, thus need for re-analyzing loan submission operation is eliminated.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of mortgage loan fees and underwriting guideline information provision system.

web server (40)  
processor (50)  
pp; 16 DwgNo 1/7

Title Terms: COMPUTER; PROGRAM; PRODUCT; APPLY; STORAGE; INSTRUCTION; DETERMINE; LOAN; FEE; LOAN; CONDITION; BASED; LOAN; PARAMETER; SELECT; USER; WEB; PAGE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/10 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015591166 \*\*Image available\*\*

WPI Acc No: 2003-653321/200362

XRPX Acc No: N03-520266

**Loan provision system for companies, assigns loan amount for organization based on deposition amount of organization with respect to financial institutions, associated risk values and bidding result**

Patent Assignee: MIWA GINKO KK (MIWA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:



Patent No Kind Date Applicat No Kind Date Week  
JP 2003242353 A 20030829 JP 200236665 A 20020214 200362 B

Priority Applications (No Type Date): JP 200236665 A 20020214

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
JP 2003242353 A 10 G06F-017/60

Abstract (Basic): JP 2003242353 A

NOVELTY - An intermediate agent (3) calculates loan eligible for an organization (1) from financial institutions (21- 23) and risk values based on deposition amount of the organization with respect to the institutions. A bidding unit (35) provides bidding offer for the organization based on the deposition amount and loan details. The loan amount is assigned for the organization based on the bidding result and the risk value.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) deposition loan program; and
- (2) deposition loan method.

USE - For providing loans to organizations such as companies, municipal corporations, enterprises for industrial and commercial applications.

ADVANTAGE - Enables preparing complicated loan provision plans in a simple and rapid manner as the loan amount calculation process is performed through Internet .

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the loan provision system. (Drawing includes non- English language text).

organization (1)  
intermediate agent (3)  
financial institutions (21-23)  
regulation checking unit (31)  
risk value calculation unit (32)  
loan amount calculation unit (33)  
presentation unit (34)  
bidding unit (35)  
risk assessment unit (36)  
pp; 10 DwgNo 1/7

Title Terms: LOAN; PROVISION; SYSTEM; COMPANY; ASSIGN; LOAN; AMOUNT;  
ORGANISE; BASED; DEPOSIT; AMOUNT; ORGANISE; RESPECT; FINANCIAL;  
INSTITUTION; ASSOCIATE; RISK; VALUE; BID; RESULT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/11 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015379060 \*\*Image available\*\*

WPI Acc No: 2003-439998/200341

XRFX Acc No: N03-351181

Automated loan application processing system for small business  
development officer, determines loan product for which applicant is  
eligible, based on overall credit score determined using credit matrix  
application

Patent Assignee: SWEENEY J M (SWEE-I)

Inventor: SWEENEY J M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030065614	A1	20030403	US 2001966268	A	20011001	200341 B

Priority Applications (No Type Date): US 2001966268 A 20011001

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030065614	A1		12	G06F-017/60	

Abstract (Basic): US 20030065614 A1

NOVELTY - An underwriter uses a credit matrix application (465) to determine overall credit score from loan application, based on data in the application and business logic rules. An identifier determines a loan product for which an applicant is eligible, based on the credit score loan product parameters, business eligibility parameters and business logic rules, and provides the identified results to an applicant.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for loan application process automation method.

USE - For automating loan application processing performed by underwriter or small business development officer, using world wide web, intranet, WAN, LAN or any other communications network.

ADVANTAGE - Using credit matrix application to automatic credit decisions, human interactions in the approval of such marginal applications is eliminated. Hence, the applicant is allowed to access a secured site, input information into a simplified loan application and receive an automated non-binding term sheet based on a parameter driven credit matrix and applicable loan product identifier. Also, an automated term sheet is generated without unnecessary employee interaction.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the automated loan application processing system.

credit matrix application (465)

pp; 12 DwgNo 4/5

Title Terms: AUTOMATIC; LOAN; APPLY; PROCESS; SYSTEM; BUSINESS; DEVELOP;

DETERMINE; LOAN; PRODUCT; BASED; OVERALL; CREDIT; SCORE; DETERMINE;

CREDIT; MATRIX; APPLY

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/12 (Item 7 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015341059 \*\*Image available\*\*

WPI Acc No: 2003-401997/200338

XRPX Acc No: N03-320625

Network-based loan management method involves dividing responsibilities of loan transaction between broker and lender referring to task list, to assist in performance of legal agreement

Patent Assignee: HARARI A (HARA-I)

Inventor: HARARI A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030033241	A1	20030213	US 2001928036	A	20010808	200338 B

Priority Applications (No Type Date): US 2001928036 A 20010808

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
US 20030033241 A1 25 G06F-017/60

Abstract (Basic): US 20030033241 A1

NOVELTY - A business relationship pertaining to loan transaction between a broker and a lender through legal agreements is established. The responsibilities of loan transaction, is divided between the broker and the lender referring a task list, to assist in the performance of the legal agreements. Forms and informational notices are provided, based on the responsibilities and the task list is maintained to ensure that the broker has complied with the task list.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) loan management system;
- (2) computer for processing and approving loans; and
- (3) loan management database.

USE - For managing loan for bank and real-estate applications through local area network ( LAN ) and wide area network ( WAN ).

ADVANTAGE - By dividing the responsibilities of loan transactions between the broker and the lender, the broker is allowed to participate in the loan management without prior training to originate loans. Therefore, operational efficiency of the business entity is improved.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart illustrating the steps in business process between the broker and lender.

pp; 25 DwgNo 1/13

Title Terms: NETWORK; BASED; LOAN; MANAGEMENT; METHOD; DIVIDE; LOAN; TRANSACTION; REFER; TASK; LIST; ASSIST; PERFORMANCE; LEGAL; AGREE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/13 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015331860 \*\*Image available\*\*

WPI Acc No: 2003-392795/200337

XRPX Acc No: N03-313912

**Deal structuring method in auto finance industry, involves structuring deal by server system based on credit worthiness of buyer and credit criteria**

Patent Assignee: WESTLAKE SERVICES INC (WEST-N); DUKE M (DUKE-I); HAGAN K D (HAGA-I); NEWMARK B E (NEWM-I); VAGIM J G (VAGI-I)

Inventor: DUKE M; HAGAN K D; NEWMARK B E; VAGIM J G

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030041019	A1	20030227	US 2001312923	P	20010815	200337 B
			US 200243676	A	20020109	
CA 2396440	A1	20030215	CA 2396440	A	20020801	200337

Priority Applications (No Type Date): US 2001312923 P 20010815; US 200243676 A 20020109

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20030041019 A1 116 G06F-017/60 Provisional application US 2001312923

CA 2396440 A1 E G06F-017/60

Abstract (Basic): US 20030041019 A1

NOVELTY - A loan application is received from buyer and credit report is executed based on received **loan application**. The credit report is analyzed to evaluate the buyer's credit worthiness in relationship to the deal. The deal is structured by the **server** system based on buyer's credit worthiness and predetermined credit criteria.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) system for managing dealer transaction;
- (2) computer to manage dealer transaction;
- (3) computer program for processing and approving deals; and
- (4) database to manage dealer transaction.

USE - For processing and approving loans for automobile dealers on behalf of their buyers in auto finance industry.

ADVANTAGE - Increases the profitability of business entity in deal financing by streamlining the deal structuring process. Enables the lending process faster, more reliable, efficient and portable. Improves the dealer efficiency in structuring the deal.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the deal process between dealer and lender.

pp; 116 DwgNo 1/23

Title Terms: DEAL; STRUCTURE; METHOD; AUTO; FINANCIAL; INDUSTRIAL;

STRUCTURE; DEAL; SERVE; SYSTEM; BASED; CREDIT; BUY; CREDIT; CRITERIA

Derwent Class: S02; S03; T01; T03; T05; V05

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): H04L-012/16

File Segment: EPI

**10/5/14 (Item 9 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015325946 \*\*Image available\*\*

WPI Acc No: 2003-386881/200337

XRPX Acc No: N03-309297

**Rental book delivery support method of library using Internet, involves selecting receipt window based on book rental contract established with user**

Patent Assignee: NIPPON DENKI ENG KK (NIDE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003114926	A	20030418	JP 2001307026	A	20011003	200337 B

Priority Applications (No Type Date): JP 2001307026 A 20011003

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2003114926	A		3	G06F-017/60	

Abstract (Basic): JP 2003114926 A

NOVELTY - The books rental situation information is provided to the user through network, and book rental contract is established with the user accordingly. A receipt window (3a) is selected from multiple delivery windows, based on the established contract. The books are delivered to the user through the receipt window.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (1) books return processing service; and
- (2) books loan return processing service.

USE - For supporting rental book delivery of library using **agent** worker through **Internet** .

ADVANTAGE - Facilitates to utilize the rental book delivery service for 24 hours by using simple technique.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the rental book delivery support system of a library. (Drawing includes non-English language text).

receipt window (3a)

pp; 3 DwgNo 1/1

Title Terms: RENT; BOOK; DELIVER; SUPPORT; METHOD; LIBRARY; SELECT; RECEIPT ; WINDOW; BASED; BOOK; RENT; CONTRACT; ESTABLISH; USER

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**10/5/15 (Item 10 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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015204730

WPI Acc No: 2003-265264/200326

Related WPI Acc No: 1998-193843; 1999-121169; 1999-429754; 2000-270258;

2000-423518; 2000-431389; 2000-431408; 2000-671821; 2001-146867;

2001-146878; 2001-157972; 2001-159089; 2001-265605; 2001-342996;

2001-388796; 2002-049370; 2002-254256; 2002-402061; 2002-607014;

2003-057024; 2003-419813; 2003-644216

XRPX Acc No: N03-210519

**Loan processing apparatus has processor that receives acceptance signal in response to transmitted offer signal containing loan conditions and transmitted information signal**

Patent Assignee: PRICELINE.COM INC (PRIC-N)

Inventor: JINDAL S K; SCHNEIER B; WALKER J S; WEIR-JONES T

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6484153	B1	20021119	US 96707660	A	19960904	200326 B
			US 97889319	A	19970708	
			US 97923524	A	19970904	

Priority Applications (No Type Date): US 97923524 A 19970904; US 96707660 A 19960904; US 97889319 A 19970708

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6484153	B1		26	G06F-017/60	CIP of application US 96707660
					CIP of application US 97889319
					CIP of patent US 5794207
					CIP of patent US 6085169

Abstract (Basic): US 6484153 B1

NOVELTY - A processor (31) receives payment identifier signal informing about an account from which funds are paid and receives information signal containing credit report information regarding borrower-related to offer from third party. The processor receives acceptance signal in response to transmitted offer signal containing borrower-defined loan condition and transmitted information signal to a lender.

USE - For **processing** the sale of products in seller-driven systems and also for **on - line** computerized reservation systems.

ADVANTAGE - Allows sellers to evaluate the acceptability of an

offer from buyer in regard of information relevant to the offer from a third party and offer only genuine offers to borrowers and assures lender to receive compensation.

pp; 26 DwgNo 0/9

Title Terms: LOAN; PROCESS; APPARATUS; PROCESSOR; RECEIVE; ACCEPT; SIGNAL; RESPOND; TRANSMIT; OFFER; SIGNAL; CONTAIN; LOAN; CONDITION; TRANSMIT; INFORMATION; SIGNAL

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/16 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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015030368 \*\*Image available\*\*

WPI Acc No: 2003-090885/200308

XRPX Acc No: N03-071832

Online loan processing method in internet , involves presenting loan information to service provider, loan production and closing teams to concurrently execute task to close loan

Patent Assignee: BEAM J (BEAM-I); CREAMER D E (CREA-I); FINKENSTAEDT E R (FINK-I); GRECO M H (GREC-I)

Inventor: BEAM J; CREAMER D E; FINKENSTAEDT E R; GRECO M H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020138413	A1	20020926	US 2001816905	A	20010326	200308 B

Priority Applications (No Type Date): US 2001816905 A 20010326

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020138413	A1		20	G06F-017/60	

Abstract (Basic): US 20020138413 A1

NOVELTY - An online loan information is gathered and presented to a service provider, a loan production team and a loan closing team, for concurrently executing the tasks to close the loan.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for commercial loan underwriting method.

USE - For processing online loan through internet .

ADVANTAGE - By integrating the service provider, loan production and closing teams, the task to close the loan is executed in parallel and thereby the commercial loan transaction time frame is reduced and any unnecessary lock-step procedures are eliminated. Eliminates gathering and analysis of non-value added information processing to shorten the loan processing time.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the loan processing.

pp; 20 DwgNo 1A/1

Title Terms: LOAN; PROCESS; METHOD; PRESENT; LOAN; INFORMATION; SERVICE; LOAN; PRODUCE; CLOSE; TEAM; CONCURRENT; EXECUTE; TASK; CLOSE; LOAN

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/17 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014988334      \*\*Image available\*\*

WPI Acc No: 2003-048849/200305

XRPX Acc No: N03-038500

**System for exchange of data between loan brokers and banks for processing loan requests comprises a central server with a load request file and a file containing supporting information so that requests are processed more quickly**

Patent Assignee: CHAMY J D (CHAM-I); THIBERT R (THIB-I)

Inventor: CHAMY J D; THIBERT R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FR 2822979	A1	20021004	FR 20014166	A	20010328	200305 B

Priority Applications (No Type Date): FR 20014166 A 20010328

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
FR 2822979	A1		20	G06F-019/00	

Abstract (Basic): FR 2822979 A1

NOVELTY - System comprises a **server** (10) that can be connected to by **brokers** (11, 12) and banks (14, 15) via the **Internet**. The **server** contains files with **loan** requests and an associated file containing data relative to the **loan** request that serves to justify the **loan** request in the form of electronic documents.

USE - System for managing loan requests made via a loan broker to a bank. The invention relates particularly to housing loans or mortgages.

ADVANTAGE - The invention allows a bank to access complementary and supplementary information pertaining to a loan application in an efficient and time saving manner.

DESCRIPTION OF DRAWING(S) - (Drawing includes non-English language text). Figure shows a block diagram of the inventive system.

server (10)  
loan brokers (11, 12)  
banks (14, 15)  
connections via the Internet. (16, 18)  
pp; 20 DwgNo 1/3

Title Terms: SYSTEM; EXCHANGE; DATA; LOAN; BANK; PROCESS; LOAN; REQUEST; COMPRISE; CENTRAL; SERVE; LOAD; REQUEST; FILE; FILE; CONTAIN; SUPPORT; INFORMATION; SO; REQUEST; PROCESS; MORE; QUICK

Derwent Class: T01

International Patent Class (Main): **G06F-019/00**

File Segment: EPI

**10/5/18      (Item 13 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014962691      \*\*Image available\*\*

WPI Acc No: 2003-023205/200302

XRPX Acc No: N03-018276

**Application agent method for e.g. long term care insurance, involves transmitting applicant key which specifies fixed period loan using application agent device**

Patent Assignee: RICOH KK (RICO )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002279049	A	20020927	JP 200173501	A	20010315	200302 B

Priority Applications (No Type Date): JP 200173501 A 20010315

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002279049	A	7	G06F-017/60	

Abstract (Basic): JP 2002279049 A

NOVELTY - The applicant requests **application agent** device (301) about **application** procedure for receiving service from a service donor, through a **network** (101). The **application agent** device outputs applicant key (401) which specifies applicant about fixed period **loan**.

USE - For various electronic application procedures such as long term care insurance.

ADVANTAGE - Since application agent person can store and utilize applicant key, even when application procedure takes longer period including preparation of application document, an applicants authority can be executed by agent within short period.

DESCRIPTION OF DRAWING(S) - The figure shows system assembly of the application agent process. (Drawing includes non-English language text).

Network (101)

Application agent device (301)

Applicant key (401)

pp; 7 DwgNo 1/4

Title Terms: APPLY; AGENT; METHOD; LONG; TERM; CARE; INSURANCE; TRANSMIT; KEY; SPECIFIED; FIX; PERIOD; LOAN; APPLY; AGENT; DEVICE

Derwent Class: P85; T01

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G09C-001/00

File Segment: EPI; EngPI

**10/5/19 (Item 14 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014929613 \*\*Image available\*\*

WPI Acc No: 2002-750322/200281

XRPX Acc No: N02-590984

Internet **implemented load evaluation and approval system has computer system containing loan approval software that evaluates borrower information and financial information based on loan approval criteria**

Patent Assignee: BAKER C P (BAKE-I)

Inventor: BAKER C P

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020138414	A1	20020926	US 2001817626	A	20010326	200281 B

Priority Applications (No Type Date): US 2001817626 A 20010326

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020138414	A1	12	G06F-017/60	

Abstract (Basic): US 20020138414 A1

NOVELTY - A computer system has a database comprising information



about vendors and lenders and a tier containing loan approval rules based criteria. A loan approval software resident in the system evaluates input borrower information and information from multiple financial sources, based on the loan approval criteria and accordingly accepts or rejects the borrower's request for a loan.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Loan approval method;
- (2) Loan approval program.

USE - **Internet** implemented **loan** approval system for evaluating, approving and **underwriting loans** for a borrower requesting a **loan** from a **lender** such as banks, savings and **loans mortgage** companies, credit unions, non-savings institutions, at a vendor location.

ADVANTAGE - Offers a business-to-business loan approval service for multiple industry sectors. Allows **lenders** to continue to utilize their own **loan underwriting** criteria, to **process loan** requests instantly, behind the scenes, while maintaining a **web** presence as the **loan** originator and **application processor**. Flexibly implements the **loan** evaluation and approval **process** preferred by and specified by each **lender**.

DESCRIPTION OF DRAWING(S) - The figure shows a flowchart illustrating the loan evaluation and approval process.

pp; 12 DwgNo 3/6

Title Terms: IMPLEMENT; LOAD; EVALUATE; APPROVE; SYSTEM; COMPUTER; SYSTEM; CONTAIN; LOAN; APPROVE; SOFTWARE; EVALUATE; INFORMATION; FINANCIAL; INFORMATION; BASED; LOAN; APPROVE; CRITERIA

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/20 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014929206 \*\*Image available\*\*

WPI Acc No: 2002-749915/200281

XRPX Acc No: N02-590592

**Reverse blind credit auction information provision for financial institution bidding, involves transmitting borrower identification information matching with selected offer, to lender for further credit application process**

Patent Assignee: GREENE A A (GREE-I); ROSS D A (ROSS-I); TALBOT K L (TALB-I)

Inventor: GREENE A A; ROSS D A; TALBOT K L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020116312	A1	20020822	US 2000730511	A	20001205	200281 B

Priority Applications (No Type Date): US 2000730511 A 20001205

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020116312	A1	12	G06F-017/60	

Abstract (Basic): US 20020116312 A1

NOVELTY - The processed borrower's credit application and masked credit report (302) are transmitted to the matched lenders. The credit offer decisions are transmitted to the borrower. When the matched

lender receives notification of a selected offer from the borrower, the corresponding borrower identification is transmitted to the lender for further credit application processing.

DETAILED DESCRIPTION - The borrower's authenticated credit application is filtered based on screening criteria set by lenders, to match with the lender's application. INDEPENDENT CLAIMS are included for the following:

(1) Reverse blind credit auction information providing apparatus;  
and

(2) Computer program product for reverse blind credit auction information provision.

USE - For providing reverse blind credit auction information between borrower and **lender** such as financial institutions including **mortgage lenders**, insurance companies, private equity providers through **Internet**, secure **intranet**.

ADVANTAGE - The lenders are exposed to more pre-qualified borrowers using lender driven filtering criteria, and cheating is prevented by comparing electronic credit application to a set of known historically fraudulent applications.

DESCRIPTION OF DRAWING(S) - The figure illustrates the reverse blind auction along with various input and output interactions.

Masked credit report (302)

pp; 12 DwgNo 3/5

Title Terms: REVERSE; BLIND; CREDIT; AUCTION; INFORMATION; PROVISION;  
FINANCIAL; INSTITUTION; BID; TRANSMIT; IDENTIFY; INFORMATION; MATCH;  
SELECT; OFFER; CREDIT; APPLY; PROCESS

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/21 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014896229 \*\*Image available\*\*

WPI Acc No: 2002-716935/200278

XRPX Acc No: N02-565685

Network **-based** loan transaction method involves providing lender information and their loan conditions to borrower terminal for enabling borrower to select advantageous loan condition offered by specific lender

Patent Assignee: MARUTSURUGI M (MARU-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002259745	A	20020913	JP 200160142	A	20010305	200278 B

Priority Applications (No Type Date): JP 200160142 A 20010305

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2002259745 A 9 G06F-017/60

Abstract (Basic): JP 2002259745 A

NOVELTY - The lender information and their loan conditions received from a **lender** terminal (3), are transmitted by a transaction center terminal (1) to a borrower terminal (2) through a **network**, based on the received loan application. The borrower selects the advantageous loan conditions offered by a specific **lender** and accesses the **lender** terminal through the center terminal.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for **network** -based **loan** transaction system.

USE - For providing **loan** transaction through communication **network** .

ADVANTAGE - Since the lender information and loan condition of all the lenders, are provided to the borrower, the borrower is enabled to easily select specific lender without spending excessive time and effort.

DESCRIPTION OF DRAWING(S) - The figure shows the **process** flow explaining the **network** -based **loan** transaction method. (Drawing includes non-English language text).

Transaction center terminal (1)

Borrower terminal (2)

Lender terminal (3)

pp; 9 DwgNo 5/6

Title Terms: NETWORK; BASED; LOAN; TRANSACTION; METHOD; INFORMATION; LOAN; CONDITION; TERMINAL; ENABLE; SELECT; ADVANTAGE; LOAN; CONDITION; OFFER; SPECIFIC

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**10/5/22 (Item 17 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014893203 \*\*Image available\*\*

WPI Acc No: 2002-713909/200277

Related WPI Acc No: 2003-076319

XRPX Acc No: N02-563213

**System for managing defaulting mortgage has database management component enabling property owner to engage third party to intervene**

Patent Assignee: IPN HOLDINGS PTY LTD (IPNH-N)

Inventor: LAIDLAW I T

Number of Countries: 100 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200282206	A2	20021017	WO 2002IB2220	A	20020405	200277 B

Priority Applications (No Type Date): US 2001283073 P 20010411; AU 20014210 A 20010405; CA 2343702 A 20010411

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200282206 A2 E 52 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 200282206 A2

NOVELTY - System comprises a **Web server** hosting a **third party** provider **website** contacted by a URL through a user system. The **third party website** provides instructions to the user, an identification encrypted password and property address for the property subject to sale and up-to-date monitoring of the progress of the sale and the information necessary for the parties to make ongoing decisions

with respect to the sale. A database management component allows input and retrieval of user and other information stored on the database by logging on to the **website** , so that the property owner can engage the **third party** to intervene on his behalf with respect to his **mortgagee** and to conduct the preparations necessary for him to sell the mortgaged property, and negotiate with a mortgagee for discharge of the defaulting mortgage.

DETAILED DESCRIPTION - A database component provides access to insurance companies, **brokers** , financial planners and builders. The user system is a PC with an interactive display for **Internet** communication. There are INDEPENDENT CLAIMS for:

(1) A method of managing a defaulting mortgage between a mortgagor and a mortgagee

(2) A system for managing rates in arrears

(3) A method of managing a forced sale of a property

(4) A method of managing the payout or release of a mortgage

(5) Systems and methods for managing retiree sales and defaults, managing property sales, and defaulting debts

USE - System is for managing a defaulting mortgage between a mortgagor and a mortgagee in real estate applications, particularly in Australia.

DESCRIPTION OF DRAWING(S) - The figure shows a flow diagram of the system process.

pp; 52 DwgNo 1/15

Title Terms: SYSTEM; MANAGE; DATABASE; MANAGEMENT; COMPONENT; ENABLE; PROPERTIES; OWNER; ENGAGE; THIRD; PARTY

Derwent Class: T01

International Patent Class (Main): **G06F-000/00**

File Segment: EPI

**10/5/23 (Item 18 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014834572 **\*\*Image available\*\***

WPI Acc No: 2002-655278/200270

XRPX Acc No: N02-517776

**Declined credit application recycling method in electronic credit request system, involves generating masked credit report and credit score for borrower, based on which received credit application is analyzed**

Patent Assignee: FEBONIO S A (FEBO-I); ROSS D A (ROSS-I); TALBOT K L (TALB-I)

Inventor: FEBONIO S A; ROSS D A; TALBOT K L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020069159	A1	20020606	US 2000730483	A	20001205	200270 B

Priority Applications (No Type Date): US 2000730483 A 20001205

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020069159	A1	11	G06F-017/60	

Abstract (Basic): US 20020069159 A1

NOVELTY - The credit application from a borrower is analyzed based on the generated masked credit report and credit score. Based upon lender's criteria for extending credit to the borrower, the credit application is declined and transmitted along with the credit report and credit score to a credit request recycling processor (100).

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

- (1) Declined credit application recycling apparatus;
- (2) Computer program product for recycling declined credit applications; and
- (3) Computer data signal comprising code segment for recycling declined credit applications.

USE - For recycling declined credit **applications** for home **mortgages** , automobile **loans** , credit cards, equity **loans** , etc., in electronic credit request system in banks, leasing company, **mortgage** company, insurance company, etc., through **internet** .

ADVANTAGE - Enhances customer relationship management by satisfying customer need when the lender does not have a compatible product available. Allows lender to maintain ongoing relationship with declined customer and to earn a commission on any downstream sales of credit products.

DESCRIPTION OF DRAWING(S) - The figure shows a computer system implementing recycling of declined credit application.

Credit request recycling processor (100)  
pp; 11 DwgNo 1/5

Title Terms: CREDIT; APPLY; RECYCLE; METHOD; ELECTRONIC; CREDIT; REQUEST; SYSTEM; GENERATE; MASK; CREDIT; REPORT; CREDIT; SCORE; BASED; RECEIVE; CREDIT; APPLY; ANALYSE

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**10/5/24 (Item 19 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014761809

WPI Acc No: 2002-582513/200262

XRPX Acc No: N02-461909

**Real estate auction method in Internet , involves pre approving loan application from prospective buyer by lender who provides password for buyer for placing bids for buying specific property**

Patent Assignee: CASPER G B (CASP-I)

Inventor: CASPER G B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020069151	A1	20020606	US 2000728157	A	20001201	200262 B

Priority Applications (No Type Date): US 2000728157 A 20001201

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20020069151	A1		6 G06F-017/60	

Abstract (Basic): US 20020069151 A1

NOVELTY - A buyer interested in buying a property listed in an auction **website** , fills a **loan application** provided by a **lender** . The filled **application** is pre approved by the **lender** based on the credit limits, and a password is issued to the buyer. A bid is placed by the buyer in the **website** using the password. A bid is selected and accepted by a seller, after which submission of sales contract along with appropriate deposit, is done by buyer through an escrow agent.

USE - For buying and selling properties through an auction in Internet.

ADVANTAGE - As pre approved buyers only bid for the property,  
safety is ensured.

pp; 6 DwgNo 0/3

Title Terms: REAL; ESTATE; AUCTION; METHOD; PRE; APPROVE; LOAN; APPLY;  
PROSPECTING; BUY; PASSWORD; BUY; PLACE; BID; BUY; SPECIFIC; PROPERTIES

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/25 (Item 20 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014718300 \*\*Image available\*\*

WPI Acc No: 2002-539004/200258

XRPX Acc No: N02-426987

**Loan application processing system for loan tendering and lender selection, using request processor to perform database address validation, credit checking and display application and response to lender and customer**

Patent Assignee: LOANSURF NEW ZEALAND LTD (LOAN-N)

Inventor: FERMAH D R; GALBRAITH R

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
AU 200197126	A	20020613	AU 200197126	A	20011207	200258 B
NZ 508696	A	20030829	NZ 508696	A	20001207	200365

Priority Applications (No Type Date): NZ 508696 A 20001207

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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AU 200197126	A	40	G06F-017/60	
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NZ 508696	A		G06F-017/60	
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Abstract (Basic): AU 200197126 A

NOVELTY - The loan application request processor is arranged to transmit electronic notification of a loan application to each lender represented by the lender identifiers. The electronic notification includes a time frame for the lender to submit a lender response. The loan application request processor is arranged to perform validation on each loan application.

DETAILED DESCRIPTION - The loan application request processor is arranged to perform the address validation of the name and address data included in the loan application using an address database, perform a credit check of each customer using a credit database then to display the **loan application** to a **lender** in a **web** page. The **lender response processor** is also arranged to transmit electronic notification of one or more **lender** responses to the customer.

INDEPENDENT CLAIMS are also included for the following:

(1) A method of processing a loan.

(2) A loan processing computer program.

USE - Loan application processing system to enable customers to put a loan application out to tender and to select a lender from one or more financial institution lender responses.

ADVANTAGE - Provides a system which is more suited to use by a customer from the premises of the customer and which maintains a list of two or more participating lenders and which notifies each of these participating lenders as soon as a customer makes a loan application.

pp; 40 DwgNo 1/16

Title Terms: LOAN; APPLY; PROCESS; SYSTEM; LOAN; SELECT; REQUEST; PROCESSOR

; PERFORMANCE; DATABASE; ADDRESS; VALID; CREDIT; CHECK; DISPLAY; APPLY;  
RESPOND; CUSTOMER  
Derwent Class: T01; T05  
International Patent Class (Main): G06F-017/60  
International Patent Class (Additional): G06F-015/60 ; G06F-019/00  
File Segment: EPI

10/5/26 (Item 21 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014668735 \*\*Image available\*\*  
WPI Acc No: 2002-489439/200252  
XRPX Acc No: N02-386941

On **-line mortgage application processing system harnesses website to internal system so that user can access the internal system to retrieve computer processed mortgage loan application data**  
Patent Assignee: AGAR A (AGAR-I); BUCHANAN S A (BUCH-I); COTTINGHAM R K (COTT-I); DAVIS G (DAVI-I); FREEMAN D K (FREE-I); GROSS J P (GROS-I); JONES M D (JONE-I); LINN R M (LINN-I); MCDIVITT K L (MCDI-I); REGISTER C S (REGI-I)  
Inventor: AGAR A; BUCHANAN S A; COTTINGHAM R K; DAVIS G; FREEMAN D K; GROSS J P; JONES M D; LINN R M; MCDIVITT K L; REGISTER C S  
Number of Countries: 001 Number of Patents: 001  
Patent Family:  

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020059137	A1	20020516	US 2000214767	A	20000627	200252 B
			US 2001893029	A	20010627	

Priority Applications (No Type Date): US 2000214767 P 20000627; US 2001893029 A 20010627

Patent Details:  

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020059137	A1	18	G06F-017/60	Provisional application	US 2000214767

Abstract (Basic): US 20020059137 A1

NOVELTY - A computer of the internal system is programmed to **process the set of mortgage loan application data received through the website , in parallel and displays the status of each set of mortgage loan application data simultaneously. A controller harnesses the website to the internal system so that user can access the internal system to retrieve the computer processed mortgage loan application data.**

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for **on - line mortgage loan application data processing method.**

USE - For **processing and tracking of mortgage loan applications between mortgage brokers and correspondents through website .**

ADVANTAGE - Makes the process a more efficient experience for the browsers, because the system collects the information in one place, the information is consistent, discrepancies are found automatically and resolved prior to closing. Since the system can store and evaluate hundreds of products against the borrower's circumstances, it can filter out those that are not appropriate and present all those that remain with their various advantages, hence the originator does not have to rely on memory to know what products fit the borrower's needs. Simplifies locating and understanding the information as well as **loan processing , since the presentation includes both website informational architecture as well as graphical appearance of it.**

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the mortgage loan application processing system.

pp; 18 DwgNo 1/6

Title Terms: LINE; APPLY; PROCESS; SYSTEM; HARNESS; INTERNAL; SYSTEM; SO; USER; CAN; ACCESS; INTERNAL; SYSTEM; RETRIEVAL; COMPUTER; PROCESS; LOAN; APPLY; DATA

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/27 (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014613594 \*\*Image available\*\*

WPI Acc No: 2002-434298/200246

Related WPI Acc No: 2002-434292

XRPX Acc No: N02-341810

**Automated loan system for online loan applications , has work flow engine for automatic processing of credit applications**

Patent Assignee: AHLES J (AHLE-I); DHAR A (DHAR-I); DHAR K K (DHAR-I)

Inventor: AHLES J; DHAR A; DHAR K K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020040339	A1	20020404	US 2000237164	P	20001002	200246 B
			US 2001970276	A	20011002	

Priority Applications (No Type Date): US 2000237164 P 20001002; US 2001970276 A 20011002

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020040339	A1		25	G06F-017/60	Provisional application US 2000237164

Abstract (Basic): US 20020040339 A1

NOVELTY - A **web** site interface provides a credit application form for a consumer, including a field for the consumer to select a category of **loan** offerings stored in a lender database. A work flow engine evaluates a completed credit application using a loan process checklist and generates an instant loan offer for qualified credit applications, after verifying information in the credit application.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

(1) A method for providing multiple instant **internet** based **loan** offers; and

(2) A system for programmatically rendering a loan decision.

USE - For evaluating and authorizing **online loan applications**

ADVANTAGE - Maximizes the loan officers productivity, since the work flow engine speeds up the delivery process improves, data consistency, consolidates processes, increases productivity, and reduces time to process a loan or provide deposit services.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic flow diagram of the automated loan process of the system.

pp; 25 DwgNo 3/9

Title Terms: AUTOMATIC; LOAN; SYSTEM; LOAN; APPLY; WORK; FLOW; ENGINE; AUTOMATIC; PROCESS; CREDIT; APPLY

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60



File Segment: EPI

10/5/28 (Item 23 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014606111 \*\*Image available\*\*

WPI Acc No: 2002-426815/200245

XRPX Acc No: N02-335617

Internet based consumer credit loan application system, which administers and supports a consumer credit loan application including the selection of loan products and the completion of a loan application for these credit products

Patent Assignee: BANK MONTREAL (BANK-N)

Inventor: GATLEY K

Number of Countries: 096 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200237346	A2	20020510	WO 2001CA1531	A	20011101	200245 B
AU 200214862	A	20020515	AU 200214862	A	20011101	200258

Priority Applications (No Type Date): US 2000702778 A 20001101

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200237346 A2 E 36 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200214862 A G06F-017/60 Based on patent WO 200237346

Abstract (Basic): WO 200237346 A2

NOVELTY - Method provides administration and support through the use of a consumer credit loan application system. The system encompasses selection of one or more loan or credit products, completion of loan application for those selected credit products as well as submission of the loan application to a loan processing system.

DETAILED DESCRIPTION - INDEPENDENT CLAIM included for the following: computer program; program storage device

USE - For Internet based credit systems.

ADVANTAGE - System can provide both business-to-business Internet lending and business-customer direct lending. Provides loan flexibility including, the selection of loan or credit products as well as a third - party controlled application on behalf of a consumer.

DESCRIPTION OF DRAWING(S) - The diagram shows a business-to-business consumer credit loan application system according to the present invention

credit checking system (35)

bank (10)

pp; 36 DwgNo 1/7

Title Terms: BASED; CONSUME; CREDIT; LOAN; APPLY; SYSTEM; SUPPORT; CONSUME; CREDIT; LOAN; APPLY; SELECT; LOAN; PRODUCT; COMPLETE; LOAN; APPLY; CREDIT ; PRODUCT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/29 (Item 24 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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014605432 \*\*Image available\*\*  
WPI Acc No: 2002-426136/200245  
Related WPI Acc No: 2002-426147  
XRPX Acc No: N02-335077

**Automated loan system has workflow engine generating instant offers using  
object-based interface for modifying loan process checklist**

Patent Assignee: INT PROJECTS CONSULTANCY SERVICES INC (ITPR-N)

Inventor: AHLES J; DAHR K K; DHAR A

Number of Countries: 097 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200229517	A2	20020411	WO 2001US30940	A	20011002	200245 B
AU 200211390	A	20020415	AU 200211390	A	20011002	200254
EP 1323016	A2	20030702	EP 2001979418	A	20011002	200344
			WO 2001US30940	A	20011002	

Priority Applications (No Type Date): US 2000237165 P 20001002

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200229517 A2 E 55 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200211390 A G06F-000/00 Based on patent WO 200229517

EP 1323016 A2 E G06F-001/00 Based on patent WO 200229517

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200229517 A2

NOVELTY - System comprises a **lender** database containing **loan** offerings specific to each **lender**. A **web** site provides a credit **application** form with a **loan** category selection field, a **loan process** checklist, and a workflow engine evaluating the completed credit **application** using the checklist and generating an instant (within 45s) loan offer conditional on verification of the information.

DETAILED DESCRIPTION - A workflow designer provides an object-based interface for creating and modifying the checklist and a bank database contains financial institution records. There is a web-enabled bank interface allowing a bank officer to access accepted or rejected offers. There are INDEPENDENT CLAIMS for:

(1) a method of providing multiple instant **Internet** -based **loan** offers;

(2) a system for rendering a loan decision.

USE - System is for **on - line loan processing**.

DESCRIPTION OF DRAWING(S) - The figure shows the automated loan process schematic.

pp; 55 DwgNo 3/9

Title Terms: AUTOMATIC; LOAN; SYSTEM; ENGINE; GENERATE; INSTANT; OFFER;  
OBJECT; BASED; INTERFACE; MODIFIED; LOAN; PROCESS

Derwent Class: T01

International Patent Class (Main): G06F-000/00 ; G06F-001/00

File Segment: EPI

10/5/30 (Item 25 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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014595424

WPI Acc No: 2002-416128/200244

XRPX Acc No: N02-327430

**Reduced risk construction loan or trade loan processing method involves  
transferring ownership of trade loan applicant's lien rights to lender  
and monitoring activity related to loans by appropriate formula**

Patent Assignee: FLYNN M L (FLYN-I)

Inventor: FLYNN M L

Number of Countries: 096 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200223443	A1	20020321	WO 2001US28642	A	20010912	200244 B
AU 200192648	A	20020326	AU 200192648	A	20010912	200251

Priority Applications (No Type Date): US 2000658816 A 20000911

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200223443	A1	E	50	G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200192648	A			G06F-017/60	Based on patent WO 200223443
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Abstract (Basic): WO 200223443 A1

NOVELTY - The reduced risk construction or trade loans from lender to applicant are processed by transferring ownership of trade loan applicant's lien rights to lender by creating an assignment of lien rights and power of attorney document. Activity related to loans is monitored by an appropriate formula applied to each loan. Construction loans are disbursed at times corresponding to stages of completion of construction project.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for computer readable medium with program for generating and processing reduced risk construction loans and trade loans from lender to loan applicant.

USE - For reducing risk of loss associated with sanction of construction loan from lender to property owner applicant for construction project and trade loans from lender to general contractor, sub-contractor and material supplier applicants.

ADVANTAGE - The method provides the lender with a character, financial, legal, property and project risk assessment for the prospective borrower in accordance with that lender's specific underwriting standard. The method provides the lender with on - line or other loan and project documentation that is standardized and acceptable to the lender and daily on - line funds disbursement and payment receipt information for any particular borrower and/or project, and daily on - line documentation that serves to perfect the lender's collateral in the event of a default. Since ownership of the loan applicant's lien rights are transferred to the lender, the lender is provided with sufficient assurance that he could recover all

of his outstanding principal, interest, fees in the event of a default.  
Hence the lender is more inclined to provide working capital to the  
contractor/sub-contractor/material supplier.

pp; 50 DwgNo 0/9

Title Terms: REDUCE; RISK; CONSTRUCTION; LOAN; TRADE; LOAN; PROCESS; METHOD  
; TRANSFER; TRADE; LOAN; MONITOR; ACTIVE; RELATED; APPROPRIATE; FORMULA

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/31 (Item 26 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014494359 \*\*Image available\*\*

WPI Acc No: 2002-315062/200235

XRPX Acc No: N02-246645

**Computer assisted loan negotiating method for commercial application,  
involves selecting appropriate quote after displaying best quote so as to  
improve quoted value of other lenders**

Patent Assignee: SCHMID S J (SCHM-I)

Inventor: SCHMID S J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020029188	A1	20020307	US 99172736	P	19991220	200235 B
			US 2000742791	A	20001220	

Priority Applications (No Type Date): US 99172736 P 19991220; US 2000742791  
A 20001220

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020029188	A1		21	G06F-017/60	Provisional application US 99172736

Abstract (Basic): US 20020029188 A1

NOVELTY - Several data related to a loan transaction from borrower  
is electronically notified to several lenders, and corresponding loan  
transaction quote is submitted by the lenders. The borrower selects a  
set of lenders for final quote, based on the quoted value. The best  
quote of the lender is displayed so as to improve the quoted value of  
the other lender, after which the borrowers select an appropriate  
quote.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the  
following:

(a) Computer system;

(b) Computer readable medium storing loan negotiation program

USE - For negotiating **loan** for commercial **application** through  
**Internet**.

ADVANTAGE - An appropriate lender with best quotes are selected  
efficiently by reducing the margins and improving the terms of the  
lenders.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart  
explaining the basic structure of company's website.

pp; 21 DwgNo 2/5

Title Terms: COMPUTER; ASSIST; LOAN; NEGOTIATE; METHOD; COMMERCIAL; APPLY;  
SELECT; APPROPRIATE; AFTER; DISPLAY; SO; IMPROVE; VALUE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/32 (Item 27 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014446760 \*\*Image available\*\*

WPI Acc No: 2002-267463/200231

XRPX Acc No: N02-207959

**Financing commercial product trading method using network , by  
proceeding trade of financing commercial product with client after  
acknowledgement of client is confirmed via third party institution**

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID ); NOJU A (NOJU-I)

Inventor: NOJU A

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020023047	A1	20020221	US 2001873306	A	20010605	200231 B
JP 2002063371	A	20020228	JP 2000246765	A	20000816	200231

Priority Applications (No Type Date): JP 2000246765 A 20000816

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 20020023047	A1		8	G06F-017/60	
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JP 2002063371	A		5	G06F-017/60	
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Abstract (Basic): US 20020023047 A1

NOVELTY - A picture image information, which contains explanatory sentences for explaining a possibility of taking place a disadvantageous condition, is transmitted to a client corresponding to a request from the client. A guiding information, which guides processing of an acknowledgement of the client about possibility of taking place the disadvantageous condition by intervention of third party institution is transmitted.

DETAILED DESCRIPTION - The acknowledgement of the client is confirmed by way of the third party institution. After the acknowledgement is confirmed, a trade of a financing commercial product with the client is proceeded. An INDEPENDENT CLAIM is also included for a financing commercial product trading system.

USE - For trading financing commercial products, such as loan bonds, trusts, insurance, and securities, via network .

ADVANTAGE - Provides financing commercial product trading method which is capable of verifying that the trader has made explanation sufficiently to the client and the client has understood the explanation sufficiently.

DESCRIPTION OF DRAWING(S) - The figure shows a network which includes a financing commercial product trading system.

pp; 8 DwgNo 1/3

Title Terms: COMMERCIAL; PRODUCT; TRADE; METHOD; NETWORK; PROCEED; TRADE;  
COMMERCIAL; PRODUCT; CLIENT; AFTER; ACKNOWLEDGE; CLIENT; THIRD; PARTY;  
INSTITUTION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/33 (Item 28 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014443452 \*\*Image available\*\*

WPI Acc No: 2002-264155/200231

XRPX Acc No: N02-205365

**Loan agency system performs information transmission and reception through headquarters computer system performing series of processes from lease application process to loan execution process**

Patent Assignee: OCHIAI SOGO KIKAKU KK (OCHI-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002063349	A	20020228	JP 2000291229	A	20000821	200231 B

Priority Applications (No Type Date): JP 2000291229 A 20000821

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2002063349	A	10	G06F-017/60	

Abstract (Basic): JP 2002063349 A

NOVELTY - A management agency headquarters computer system (30) is connected to a financier terminal (20) through **internet**. Information transmission and reception is performed through the headquarters computer system performing a series of **processes** from the lease **application process** to the **loan execution process**.

USE - Loan agency system.

ADVANTAGE - Reduces the resistance for lease application by eliminating the time and labor needed for directly meeting the financier. Saves the labor for collecting, confirming and identifying information by providing exact, updated and timely information and reduces office and examination procedures, capital investment and system investment.

DESCRIPTION OF DRAWING(S) - The figure shows the basic composition of the loan agency system. (Drawing includes non-English language text).

Financier terminal (20)

Management agency headquarters computer system (30)

pp; 10 DwgNo 1/9

Title Terms: LOAN; AGENT; SYSTEM; PERFORMANCE; INFORMATION; TRANSMISSION; RECEPTION; THROUGH; COMPUTER; SYSTEM; PERFORMANCE; SERIES; PROCESS; LEASE ; APPLY; PROCESS; LOAN; EXECUTE; PROCESS

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**10/5/34 (Item 29 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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014402874 \*\*Image available\*\*

WPI Acc No: 2002-223577/200228

**Loan intermediating method using network**

Patent Assignee: JUNG S U (JUNG-I); LEE S W (LEES-I)

Inventor: JUNG S U; LEE S W

Number of Countries: 001 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001097695	A	20011108	KR 200021980	A	20000425	200228 B
KR 348326	B	20020810	KR 200021980	A	20000425	200311

Priority Applications (No Type Date): KR 200021980 A 20000425

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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KR 2001097695 A 1 G06F-017/60  
KR 348326 B G06F-017/60 Previous Publ. patent KR 2001097695

Abstract (Basic): KR 2001097695 A

NOVELTY - A **loan** intermediating method using the **network** is provided for a borrower to have **loan** in the lower interest, and for a **lender** to **loan** in the higher interest than a bank's by a loan agency collecting lenders and automatically transferring the money to borrowers.

DETAILED DESCRIPTION - The borrower becomes of a member of the loan agency for the loan intermediating, and the loan agency is affiliated with a bank for a loan business and collects the lender among clients who open an account of the bank through the **loan** agency(S201). The borrower accesses a host of a credit card company through the **network** (S202). After checking the identification of the borrower(S203), the host of the credit card company accepts the **loan application** of the borrower(S204). The host investigates the loan data of the borrower(S205), and processes the matching between the borrower and the lender only in case of no overdue and excess loan(S206). When the best lender is found, the credit card company asks the affiliated bank the auto-transfer from the account of the lender to one of the borrower(S207). The affiliated bank transfers the account of the lender to one of the borrower(S208).

pp; 1 DwgNo 1/10

Title Terms: LOAN; METHOD; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/35 (Item 30 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014395438 \*\*Image available\*\*

WPI Acc No: 2002-216141/200227

XRFX Acc No: N02-165637

**Non-standard vehicle loan financial and risk management for financial institution, involves implementing marketing strategy developed between institution and customer by setting program with underwriting guidelines**

Patent Assignee: SUTTON R E (SUTT-I)

Inventor: SUTTON R E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020019804	A1	20020214	US 2000214936	P	20000629	200227 B
			US 2001896705	A	20010629	

Priority Applications (No Type Date): US 2000214936 P 20000629; US 2001896705 A 20010629

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020019804 A1 13 G06F-017/60 Provisional application US 2000214936

Abstract (Basic): US 20020019804 A1

NOVELTY - A marketing strategy developed between a financial institution and a customer (202) is implemented by setting up a program including underwriting guidelines. A loan application received from the trained financial institution is processed and underwritten. The service and collection of the non-standard loan issued by the customer,

are managed on behalf of the financial institution.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Vehicle loan pre-approving method;

(b) Vehicle financing method

USE - For assess, fund, manage and insure vehicle non-standard loans applied through Internet or other networks for financial institutions such as bank.

ADVANTAGE - Provides reduced risk to financial institutions for non-standard vehicle loans and allows additional revenue generation for the institution thereby protects the financial institutions against loss.

DESCRIPTION OF DRAWING(S) - The figure shows an overall flow of the portfolio management program component.

Customer (202)

pp; 13 DwgNo 2/7

Title Terms: NON; STANDARD; VEHICLE; LOAN; FINANCIAL; RISK; MANAGEMENT;

FINANCIAL; INSTITUTION; IMPLEMENT; MARKET; STRATEGY; DEVELOP; INSTITUTION

; CUSTOMER; SET; PROGRAM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/36 (Item 31 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014394764 \*\*Image available\*\*

WPI Acc No: 2002-215467/200227

XRPX Acc No: N02-165026

**Loan products management method involves providing group of underwriting criteria received from one financial institution to another financial institution and assigning fulfillment grade to funded loan**

Patent Assignee: INTEGRATE ONLINE INC (INTE-N)

Inventor: DEARMEY M S; LEUNG D; TEALDI D A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010029482	A1	20011011	US 2000195762	P	20000410	200227 B
			US 2000209344	P	20000605	
			US 2001802360	A	20010309	

Priority Applications (No Type Date): US 2001802360 A 20010309; US

2000195762 P 20000410; US 2000209344 P 20000605

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010029482	A1		37	G06F-017/60	Provisional application US 2000195762
					Provisional application US 2000209344

Abstract (Basic): US 20010029482 A1

NOVELTY - A commitment contract specifying a number of loan products to be fulfilled to satisfy the commitment contract, is received by a processor. A group underwriting criteria corresponding to loan products, which is received from a financial institution is provided to another financial institution. A fulfillment grade is assigned to funded loan and a record of the funded loans is maintained.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Financial institutions matching method;

(b) Borrower authentication method;



- (c) Method for accepting signature on an electronic record;
- (d) Apparatus for managing loan products;
- (e) Apparatus for automatically settling loans;
- (f) Method for settling loans;
- (g) Method for managing loans;
- (h) Method for automatically fulfilling lending conditions

USE - For managing loan products on server for handling loans in mortgage industry.

ADVANTAGE - Since information requests and deposits with multiple source cross-verifications are automated, the process cost of each loan is reduced, revenue generation cycle for brokers is accelerated and identification of risks is improved. The customers are assured of a high quality report with absolute data integrity which reduces quality control and auditing costs.

DESCRIPTION OF DRAWING(S) - The figure shows the loan products managing system.

pp; 37 DwgNo 5/17

Title Terms: LOAN; PRODUCT; MANAGEMENT; METHOD; GROUP; CRITERIA; RECEIVE; ONE; FINANCIAL; INSTITUTION; FINANCIAL; INSTITUTION; ASSIGN; GRADE; LOAN

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/37 (Item 32 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014374099 \*\*Image available\*\*

WPI Acc No: 2002-194802/200225

Related WPI Acc No: 2002-033961; 2002-040735

XRPX Acc No: N02-147942

**Credit management system for on - line , affordability-based purchasing system, communicates approval of credit application to computer if credit application meets credit approval criterion, automatically**

Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)

Inventor: BENNETT J D; WINSLADE C C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010037288	A1	20011101	US 2000190825	P	20000321	200225 B
			US 2000213912	P	20000626	
			US 2000214136	P	20000626	
			US 2000214183	P	20000626	
			US 2000214188	P	20000626	
			US 2001808722	A	20010314	

Priority Applications (No Type Date): US 2001808722 A 20010314; US 2000190825 P 20000321; US 2000213912 P 20000626; US 2000214136 P 20000626 ; US 2000214183 P 20000626; US 2000214188 P 20000626

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010037288	A1		37	G06F-017/60	Provisional application US 2000190825

Provisional application US 2000213912  
 Provisional application US 2000214136  
 Provisional application US 2000214183  
 Provisional application US 2000214188

Abstract (Basic): US 20010037288 A1

NOVELTY - A computer connected to web servers , causes credit

**application** to be automatically analyzed based on at least one credit approval criterion comprising risk factor computed based on credit **application** , in response to input upon completion of credit **application** . One of the **server** automatically communicates approval of the credit **application** to the computer, if credit **application** meets the credit approval criterion.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for method of facilitating on-line finance.

USE - For **on - line** , affordability-based purchasing system for screening, filtering, analysis for purchases and potential purchases among various **lenders** and sellers of goods and/or services.

ADVANTAGE - Enables selection of identified product or products for purchase, and selection of a **loan** and performs credit approval along with credit **processing** automatically completely **on - line** .

DESCRIPTION OF DRAWING(S) - The figure shows a system diagram illustrating on-line, affordability-based purchasing system.

pp; 37 DwgNo 1/20

Title Terms: CREDIT; MANAGEMENT; SYSTEM; LINE; BASED; PURCHASE; SYSTEM; COMMUNICATE; APPROVE; CREDIT; APPLY; COMPUTER; CREDIT; APPLY; CREDIT; APPROVE; CRITERIA; AUTOMATIC

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/38 (Item 33 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014351170

WPI Acc No: 2002-171873/200222

XRPX Acc No: N02-130634

**Applications for loans are arranged in a standardized digital format which is acceptable electronically by numerous lenders**

Patent Assignee: AMERICAN MANAGEMENT SYSTEMS INC (AMMA-N)

Inventor: HONARVAR L

Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200206989	A1	20020124	WO 2001US22049	A	20010713	200222 B
AU 200177877	A	20020130	AU 200177877	A	20010713	200236
EP 1309923	A1	20030514	EP 2001955822	A	20010713	200333
			WO 2001US22049	A	20010713	

Priority Applications (No Type Date): US 2000617042 A 20000714

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200206989 A1 E 28 G06F-017/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200177877 A G06F-017/00 Based on patent WO 200206989

EP 1309923 A1 E G06F-017/00 Based on patent WO 200206989

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200206989 A1

NOVELTY - The application is encrypted and has a digital signature to verify the identity of the applicant for the loan. The applicant, or the lender or a **loan application** provider may provide, and pay for, the software to construct an **application** . **Loan application** providers may supply their **application** software over their **web** site.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for  
(a) a method of making a loan application by a loan applicant purchasing application software  
(b) a method of making a loan application by having a lender pay a software provider to provide application software  
(c) and a method of making a loan application by having a loan application provider provide loan application software  
USE - Applying for loans.

ADVANTAGE - Provides a universally acceptable loan application format which can be completed once and sent to a number of potential lenders.

pp; 28 DwgNo 0/6

Title Terms: APPLY; ARRANGE; STANDARD; DIGITAL; FORMAT; ACCEPT; ELECTRONIC; NUMEROUS

Derwent Class: T01

International Patent Class (Main): **G06F-017/00**

International Patent Class (Additional): **G06F-017/60**

File Segment: EPI

**10/5/39 (Item 34 from file: 350)**

DIALOG(R) File 350:Derwent WPIX

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014344126 \*\*Image available\*\*

WPI Acc No: 2002-164829/200221

XRPX Acc No: N02-125755

**Loan origination facilitation method for online auction, involves allowing lenders to access underwriting information to bid on loan which is to be considered by borrowers**

Patent Assignee: PRECEPT CORP (PREC-N)

Inventor: HEIL J B; SCAVONE F R; WARD P S

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200208855	A2	20020131	WO 2001US22781	A	20010719	200221 B
AU 200224571	A	20020205	AU 200224571	A	20010719	200236

Priority Applications (No Type Date): US 2000661271 A 20000913; US 2000219996 P 20000721

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200208855	A2	E	54	G06F-000/00	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200224571	A			G06F-000/00	Based on patent WO 200208855
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Abstract (Basic): WO 200208855 A2

NOVELTY - The prospective lenders are allowed to access a portion of the underwriting information developed relating to a potential loan.

The lenders are provided with an opportunity to bid on the loan in an auction. The borrower or his representative is allowed to consider the bid.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Computer system for facilitating a loan origination;

(b) Software program for processing financial requests

USE - For facilitating loan origination for requests of commercial mortgages in on-line auction through networks such as Internet, WAN, LAN, also for sale or purchase of goods and services such as financial assets, real estate.

ADVANTAGE - The requests for commercial mortgages and loan origination are provided efficiently by providing access to underwriting information, hence bidders are identified reliably.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the loan origination facilitating system.

pp; 54 DwgNo 1/13

Title Terms: LOAN; FACILITATE; METHOD; AUCTION; ALLOW; ACCESS; INFORMATION; BID; LOAN

Derwent Class: T01

International Patent Class (Main): G06F-000/00

File Segment: EPI

10/5/40 (Item 35 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014291227 \*\*Image available\*\*

WPI Acc No: 2002-111928/200215

Method for processing rehousing service by using internet

Patent Assignee: SIN Y G (SINY-I)

Inventor: SIN Y G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001081356	A	20010829	KR 20006737	A	20000214	200215 B

Priority Applications (No Type Date): KR 20006737 A 20000214

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2001081356 A 1 G06F-017/60

Abstract (Basic): KR 2001081356 A

NOVELTY - A method for processing the rehousing service by using the Internet is provided to supply environment friendly rehousing service and saving resources according to customers' request.

DETAILED DESCRIPTION - A rehousing site(120) is connected to a medium site(110), construction company(130), and financial company(140) etc. through Internet. A customer(102) can connect the rehousing site(120) directly through Internet or indirectly through the medium site(110). The medium site(110) is a registered agent (114) or an auction consulting company(130) etc. registered to the rehousing site after paying the predetermined membership fee. The rehousing site(120) deposits the membership fee and deposit money of construction to the financial company(140) and if necessary, can receive directly loan or provide the credit loan to the customer. Companies(112,114) of the medium site(110) intermediates between the customer(102) and then receives a predetermined fee after contracting the contract.

pp; 1 DwgNo 1/10

Title Terms: METHOD; PROCESS; SERVICE  
Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

10/5/41 (Item 36 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
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014228956 \*\*Image available\*\*  
WPI Acc No: 2002-049654/200206  
XRPX Acc No: N02-036687

**Consumers prepayment propensity determination system for banking regulators, calculates prepayment score based on loan payment model selected from database and loan information received from communication server**

Patent Assignee: MARKETSWITCH CORP (MARK-N)  
Inventor: EGINTON W A; FISHMAN V; GALPERIN Y; JONES C L  
Number of Countries: 092 Number of Patents: 002  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200190988	A2	20011129	WO 2000US14093	A	20000522	200206 B
AU 200051542	A	20011203	AU 200051542	A	20000522	200221
			WO 2000US14093	A	20000522	

Priority Applications (No Type Date): WO 2000US14093 A 20000522

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200190988	A2	E	31	G06F-017/60	
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW					
AU 200051542	A			G06F-017/60	Based on patent WO 200190988

Abstract (Basic): WO 200190988 A2

NOVELTY - An **application** parser connected to a communication **server**, receives the **loan applications** from originators, through **Internet** and separates the information into **loan** and applicant information. A **server** calculates the prepayment score, based on a **loan** payment model selected from a database and the received **loan** information. The calculated score is then transmitted to the respective originators.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for consumers prepayment propensity determination method.

USE - For evaluation of existing mortgage for banking regulators, credit rating agencies, investment bankers, etc.

ADVANTAGE - Enables calibrating appropriate mortgage price such as interest rates, fees, broker commissions and consumer rewards. The loan originator can efficiently price the particular loan by selecting the brokers and intermediaries who select the best borrowers.

DESCRIPTION OF DRAWING(S) - The figure shows an outline of the prepayment propensity determination process.

pp; 31 DwgNo 1/6

Title Terms: CONSUME; PREPAYMENT; PROPENSITY; DETERMINE; SYSTEM; BANK; REGULATE; CALCULATE; PREPAYMENT; SCORE; BASED; LOAN; PAY; MODEL; SELECT; DATABASE; LOAN; INFORMATION; RECEIVE; COMMUNICATE; SERVE

Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

10/5/42 (Item 37 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014140815 \*\*Image available\*\*  
WPI Acc No: 2001-625026/200172  
XRPX Acc No: N01-465786

**Reverse credit auctions web-based community creation method involves competing for interest rates after evaluating quality of financial backup of borrowers based on caveat emptor basis**

Patent Assignee: TENEMBAUM S S (TENE-I)  
Inventor: TENEMBAUM S S  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010027436	A1	20011004	US 2000181185	A	20000209	200172 B
			US 2001778573	A	20010208	

Priority Applications (No Type Date): US 2000181185 P 20000209; US 2001778573 A 20010208

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20010027436	A1	13	G06F-017/60	Provisional application US 2000181185

Abstract (Basic): US 20010027436 A1

NOVELTY - The borrowers present their credit needs, collateral. Lenders compete for the requested loans through the interest rates after evaluating quality of financial backup of the borrowers based on caveat emptor basis.

USE - For creating **web** -based community of reverse credit auctions for implementing **on - line loan** market environment.

ADVANTAGE - The borrower's cost is reduced and lender's returns is increased. Operational costs are reduced.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart for registration **process** in the **on - line** market environment (OLME).  
pp; 13 DwgNo 2/3

Title Terms: REVERSE; CREDIT; AUCTION; WEB; BASED; COMMUNAL; CREATION; METHOD; COMPETE; INTEREST; RATE; AFTER; EVALUATE; QUALITY; FINANCIAL; BASED; BASIS

Derwent Class: T01; T05  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

10/5/43 (Item 38 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014117085 \*\*Image available\*\*  
WPI Acc No: 2001-601297/200168  
XRPX Acc No: N01-448522

**Group situation board window system in local area network environment, has server application to prevent access to other client applications until access granted user finishes editing in situation board window**

Patent Assignee: ELECTRONIC DATA SYSTEMS CORP (ELDA-N)

Inventor: CARTER J K

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6275224	B1	20010814	US 97801877	A	19970218	200168 B

Priority Applications (No Type Date): US 97801877 A 19970218

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6275224	B1	5	G06F-003/00	

Abstract (Basic): US 6275224 B1

NOVELTY - Each client **application** (20) initializes the edition of user information in corresponding situation board window (22) and sends a notice to a **server application** (16). By receiving the notice, **server application** prevents other client **applications** from altering the group information until the user has finished editing. The situation board window is then updated from the edited group information.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Group situation board client system;

(b) Method for providing a group situation board to users of several client systems

USE - In **networks** such as local area **networks** ( **LAN** ), wide area **networks** ( **WAN** ), intranets and **Internet** . Also in **mortgage broker** environment.

ADVANTAGE - Since other users are blocked from access until the user granted with access finishes editing, the situation that multiple users do not modify the situation board at the same time and create conflicts, is ensured. Allows group of users to view, edit and update information and new group information is forced to be displayed within a predefined interval of time.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of network interconnecting several users and providing each user with a situation board window.

**Server application** (16)

Client application (20)

Situation board window (22)

pp; 5 DwgNo 1/2

Title Terms: GROUP; SITUATE; BOARD; WINDOW; SYSTEM; LOCAL; AREA; NETWORK; ENVIRONMENT; SERVE; APPLY; PREVENT; ACCESS; CLIENT; APPLY; ACCESS; USER; FINISH; EDIT; SITUATE; BOARD; WINDOW

Derwent Class: T01

International Patent Class (Main): G06F-003/00

File Segment: EPI

10/5/44 (Item 39 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014051896 \*\*Image available\*\*

WPI Acc No: 2001-536109/200159

XRPX Acc No: N01-398207

On-line internet based payroll/benefits-related calculation system e.g. web-based payroll system, performs respective payroll and benefits-related calculation by electronically communicating with respective sites

Patent Assignee: EOPS INC (EOPS-N); FERGUSON S S (FERG-I); KAHN D (KAHN-I);  
KREIMER S E (KREI-I); SAINI B S (SAIN-I); INLEAGUE INC (INLE-N)  
Inventor: FERGUSON S S; KAHN D; KREIMER S E; SAINI B S; FERGUSON S B;  
KREIMER S

Number of Countries: 090 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200125992	A1	20010412	WO 2000US26620	A	20000927	200159 B
AU 200076199	A	20010510	AU 200076199	A	20000927	200159
US 6401079	B1	20020604	US 99411332	A	19991001	200242
US 20020184148	A1	20021205	US 99411332	A	19991001	200301
			US 2002140142	A	20020508	

Priority Applications (No Type Date): US 99411332 A 19991001; US 2002140142  
A 20020508

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200125992	A1	E 186	G06F-017/60	
Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW				
AU 200076199	A		G06F-017/60	Based on patent WO 200125992
US 6401079	B1		G06F-017/60	
US 20020184148	A1		G06F-017/60	Cont of application US 99411332 Cont of patent US 6401079

Abstract (Basic): WO 200125992 A1

NOVELTY - Data received from first and second sites associated with respective employers are **processed** in remotely located third site. Central **server** of third site electronically communicating with respective sites performs payroll and benefits-related calculations. **Server** provides respective policies and parameters to employer data of preset groups such that computed results are dependent on specified policies.

DETAILED DESCRIPTION - Employer data, policy and parameter used for payroll and benefits calculations of respective employer are input into respective sites. Employer data, policy and parameter of respective sites are electronically communicated with the remotely located third site having central server. INDEPENDENT CLAIM are also included for the following:

- (a) Computerized payroll and benefits-related calculation method;
- (b) Computerized payroll related system

USE - On-line based payroll and benefits-related calculation system.

ADVANTAGE - Provides employers and employees with robust user interfaces through standard web browser. Implements and enforces compliance with wide variety of tax-related and employment-related rules across federal, state and local jurisdictions relating to overtime pay, benefit limits, payment frequency, scheduled reporting requirements and various tax rules and tables. Provides automated collection of employee data and calculation of employee income, taxes, pre-tax, post-tax deductions. Enables employers to setup custom policies, and to specify policies for payments to miscellaneous third party payees, such as an automatic deduction for employer's mortgage payment.

DESCRIPTION OF DRAWING(S) - The figure shows the computerized payroll and benefits-related calculation system.

pp; 186 DwgNo 1/46



Title Terms: LINE; BASED; BENEFICIAL; RELATED; CALCULATE; SYSTEM; WEB;  
BASED; SYSTEM; PERFORMANCE; RESPECTIVE; BENEFICIAL; RELATED; CALCULATE;  
ELECTRONIC; COMMUNICATE; RESPECTIVE; SITE  
Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

10/5/45 (Item 40 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
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014004707 \*\*Image available\*\*  
WPI Acc No: 2001-488921/200153  
XRPX Acc No: N01-361717

**Data processing system for managing several accounts providing home equity based credit has computer programmed to monitor financing events in each account and adjust account credit access in accordance with events**

Patent Assignee: O'MALLEY R J (OMAL-I); VERNAGLIA M A (VERN-I)  
Inventor: O'MALLEY R J; VERNAGLIA M A  
Number of Countries: 024 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200157709	A2	20010809	WO 2001US3215	A	20010131	200153 B

Priority Applications (No Type Date): US 2000495647 A 20000201

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200157709	A2	E 27	G06F-017/00	

Designated States (National): CN IN JP KR SG  
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE TR

Abstract (Basic): WO 200157709 A2

NOVELTY - A computer may be interconnected to a wide area **network**. The computer includes a database comprising plural accounts, which establish **home equity** based credit for their account holders. The computer further comprises input device for collecting account parameters and information in support of equity financing. The computer is programmed to monitor financing events in each account and adjust account credit access in accordance with the events.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:

- (a) a computer based method for providing a line of credit to an owner of real property
- (b) a system for providing a line of credit to an owner of real property
- (c) a system for providing a line of credit to an owner of real property
- (d) a system for collateralizing a line of credit to secure a lender against default by an applicant

USE - As a data **processing** system interconnected to a wide area **network**, such as the **Internet**, for providing **home equity** based financing e.g. for managing an account program for controlling and supporting **home equity** based funding for purchases.

ADVANTAGE - Offers consumers equity-backed credit in the form of a credit card for easy, daily transactional use. Assesses and tracks daily transactions of a credit account secured by a consumer's home equity value. Can manage a number of equity accounts, each account individually associated with a separate consumer equity plan.

DESCRIPTION OF DRAWING(S) - The drawing is a detailed view of the data processing system according to the present invention.  
credit card organization (385)

pp; 27 DwgNo 1b/6

Title Terms: DATA; PROCESS; SYSTEM; MANAGE; ACCOUNT; HOME; BASED; CREDIT; COMPUTER; PROGRAM; MONITOR; EVENT; ACCOUNT; ADJUST; ACCOUNT; CREDIT; ACCESS; ACCORD; EVENT

Derwent Class: T01

International Patent Class (Main): G06F-017/00

File Segment: EPI

10/5/46 (Item 41 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013966960 \*\*Image available\*\*

WPI Acc No: 2001-451174/200148

XRPX Acc No: N01-334071

**Electronic financing system for obtaining loan approvals for purchasing automobiles, has qualification module that determines if buyer is qualified for loan on first or second vehicle**

Patent Assignee: AUTOBYTEL.COM INC (AUTO-N)

Inventor: WALKER T

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200109787	A2	20010208	WO 2000US19745	A	20000719	200148 B
AU 200062250	A	20010219	AU 200062250	A	20000719	200148

Priority Applications (No Type Date): US 99364672 A 19990730

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200109787 A2 E 18 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200062250 A G06F-017/60 Based on patent WO 200109787

Abstract (Basic): WO 200109787 A2

NOVELTY - The electronic financing system (10) has a qualification module that has computer readable instructions responsive to the buyer not qualifying for a loan on the first vehicle to substitute a second vehicle to be processed, and to determine if the buyer qualifies for a loan on the second vehicle.

DETAILED DESCRIPTION - An electronic vehicle loan application is used to permit entry of loan data and first vehicle data in the electronic financing system. A credit score module has computer readable instructions for accepting and processing the loan data in accordance with a predetermined credit score formula to provide a credit score for the buyer. The qualification module has computer readable instructions for processing the credit score and the first vehicle data in accordance with the qualification criteria of the first lender. An INDEPENDENT CLAIM is also included for the computerized method in approving vehicle loan application.

USE - For obtaining loan approvals for purchasing automobiles. Can be used on e.g. local area network, wide area network, Internet, world wide web, public Internet, private Internet,

private computer network, secure Internet, private network, public network, value-added network.

ADVANTAGE - Designed to transmit, **process** and approve electronic load **applications on - line**. Has computer program modules configured to reside on an addressable storage medium operably connected to one or more microprocessors. Enables buyer to compare term, interest rate and penalty clauses of each loan in order to select the most advantageous loan program.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the electronic financing system.

Electronic financing system (10)  
pp; 18 DwgNo 1/4

Title Terms: ELECTRONIC; SYSTEM; OBTAIN; LOAN; PURCHASE; AUTOMOBILE;  
QUALIFY; MODULE; DETERMINE; BUY; QUALIFY; LOAN; FIRST; SECOND; VEHICLE  
Derwent Class: T01  
International Patent Class (Main): **G06F-017/60**  
File Segment: EPI

**10/5/47 (Item 42 from file: 350)**

DIALOG(R)File 350:Derwent WPIX  
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013890757 \*\*Image available\*\*

WPI Acc No: 2001-374970/200139

XRPX Acc No: N01-274364

**Processing mortgage loan application by forwarding loan application data to automated underwriting engine processing loan application data with automated underwriting engine for creating pre-approval status**

Patent Assignee: HOMESTORE.COM INC (HOME-N)

Inventor: CORNELIUS B J; GAUER G; RASHID H K

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200141019	A2	20010607	WO 2000US32725	A	20001201	200139 B
AU 200119388	A	20010612	AU 200119388	A	20001201	200154
EP 1259914	A2	20021127	EP 2000982339	A	20001201	200302
			WO 2000US32725	A	20001201	

Priority Applications (No Type Date): US 99454425 A 19991203

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200141019 A2 E 20 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200119388 A G06F-017/60 Based on patent WO 200141019

EP 1259914 A2 E G06F-017/60 Based on patent WO 200141019

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200141019 A2

NOVELTY - Loan application data related to processing a loan is received from a data entry screen for forwarding the loan application data to an automated underwriting engine processing the loan application data with the automated underwriting engine. The latter creates a pre-approval status that is then forwarded to at least one lender.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for:

(a) a system for processing a loan application

USE - For **processing a mortgage application** that may be implemented on global **network** such as the **Internet** or worldwide-**web** .

ADVANTAGE - Provides an automated underwriting engine that complies with industry accepted or standard criteria for processing a loan application. Produces a loan pre-approval status as a result of the underwriting processing, which is then forwarded to one or more lenders with contact information for the applicant. Integrates a property search engine for searching for properties for which the mortgage loan may be applied.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow diagram illustrating a method for processing a mortgage loan application using the system of the present invention.

pp; 20 DwgNo 2a/4

Title Terms: PROCESS; LOAN; APPLY; FORWARDING; LOAN; APPLY; DATA; AUTOMATIC ; ENGINE; PROCESS; LOAN; APPLY; DATA; AUTOMATIC; ENGINE; PRE; APPROVE; STATUS

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**10/5/48 (Item 43 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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013868780 \*\*Image available\*\*

WPI Acc No: 2001-352992/200137

XRPX Acc No: N01-256197

**Prepayment score determination system for consumer mortgage loan applications, calculates prepayment score based on loan prepayment model and prepayment score generation model**

Patent Assignee: MARKETSWITCH CORP (MARK-N)

Inventor: EGINTON W A; FISHMAN V; GALPERIN Y; JONES C L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6185543	B1	20010206	US 9878867	A	19980515	200137 B

Priority Applications (No Type Date): US 9878867 A 19980515

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6185543	B1	14	G06F-017/60	

Abstract (Basic): US 6185543 B1

NOVELTY - Prepayment calculation **server** has prepayment score generation model connected to prepayment model library database to receive loan prepayment models. **Server** calculates prepayment scores for each consumer **mortgage loan application** based on **loan prepayment model** and **prepayment score generation model**. **Server** further transmits scorer to several **loan organization terminals** via **communication server** and **network** .

DETAILED DESCRIPTION - The **network** is connected to several **loan origination** to receive transmitted consumer **mortgage loan applications** . **Communication server** is connected to the **network** to receive the **loan applications** . An **application parser** is connected to the **communication server** which splits the information into **loan information** and **applicant information**. A **prepayment model library**

database has **loan** prepayment models connected to the **application** parser to receive the loan information. The prepayment score is calculated using the formula  $score = \text{SIGMATTP}(T)$  where T represents time and P represents prepayment. The several loan origination terminals are adapted to use prepayment scores to adjust consumer mortgage loan terminals. An INDEPENDENT CLAIM is also included for prepayment scores determining method.

USE - For consumer mortgage loan application. For mortgage financing organizations and other investors. For credit rating agencies, auditors, banking regulators, lender risk managers, depth instrument securitization, investment bankers and investors.

ADVANTAGE - By assisting lenders in their efforts to segment customers according to crucial behavior metric, waste and excess costs are driven from the lending economy. More money is thus available, more cheaply for more people. More favorable loan terms can be made to those consumers to exhibit beneficial borrowing behavior that is borrowers who are not likely to prepay their loans but instead maintains their loans for a profitable durations. The dealing with stable borrower market results in more favorable financial environment on for all lenders, thereby mitigating risk of loss and in the normal course of all efficient markets, passing that financial advantage on to borrowers generally. Loan originator can more efficiently price the particular loan, further the originator can efficiently select brokers and intermediaries who will select the best borrowers. Leads to more efficient direct and indirect marketing investments by identifying individual consumers and groups of consumers who exhibit most beneficial borrowing behavior. Establishes standardized prepayment methodology that allows merger and acquisition advisers to be able to quantitatively measure the balance sheet risk in a target quantity or mortgage companies. By measuring expected prepayment behavior and scoring, improves securitization process and render it more efficient. Provides a way to make investment decisions based upon quantified debt instrument prepayment behavior risk for lending institutions in which investor might want to invest or to evaluate the relative stability of mortgage securities that are packed by individual depth instrument.

DESCRIPTION OF DRAWING(S) - The figure explains the steps involves in loan prepayment scores.

pp; 14 DwgNo 1/6

Title Terms: PREPAYMENT; SCORE; DETERMINE; SYSTEM; CONSUME; LOAN; APPLY; CALCULATE; PREPAYMENT; SCORE; BASED; LOAN; PREPAYMENT; MODEL; PREPAYMENT; SCORE; GENERATE; MODEL

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/49 (Item 44 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013824082 \*\*Image available\*\*

WPI Acc No: 2001-308294/200132

XRFX Acc No: N01-220623

**Method for obtaining information for applying for a mortgage over an on-line network involves sending mortgage application over on-line network to mortgage service having all parties necessary for quick mortgage decision**

Patent Assignee: KARKUKLY M (KARK-I); KARKUKLY N (KARK-I)

Inventor: KARKUKLY M; KARKUKLY N

Number of Countries: 093 Number of Patents: 003

Patent Family:

*Bad Date*

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200127832	A1	20010419	WO 2000US27599	A	20001006	200132 B
AU 200078656	A	20010423	AU 200078656	A	20001006	200147
EP 1242941	A1	20020925	EP 2000968792	A	20001006	200271
			WO 2000US27599	A	20001006	

Priority Applications (No Type Date): US 99158143 P 19991008

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200127832	A1	E	48 G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200078656 A G06F-017/60 Based on patent WO 200127832

EP 1242941 A1 E G06F-017/60 Based on patent WO 200127832

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): WO 200127832 A1

NOVELTY - In the method for **applying** for a **mortgage** over a **network**, a **realtor** (342) enters the buyer's (340) information into a computer and sends the information over the **network** to a **mortgage** service. The **mortgage** service obtains the buyer's (340) credit reports and incorporates the credit with the information. A decision maker receives the information and the credit reports and either grants a **mortgage** commitment (346) or denies the buyer's (340) **mortgage application**. The buyer (340) is informed of the decision over the **network**. Once the buyer (340) meets the conditions of the **mortgage** commitment (346), the **mortgage** service provides a final **underwriting** for the **mortgage**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a system for **applying** for a **mortgage** over a **network** and a computer readable medium bearing instruction for obtaining information for **applying** for a **mortgage** over the **network**.

USE - For facilitating **mortgage** banking and related real estate services **on - line**.

ADVANTAGE - Provides **on - line mortgage** service with other related real estate services so that a buyer can complete a **mortgage application on - line** with the **on - line mortgage** service providing a decision on a conditional **mortgage** within a short time, e.g. two hours from receiving the **application**. All parties necessary to complete the real estate purchase are available **on - line**, thus allowing the whole real estate transaction to be completed in a short time, e.g. 48 hours from filing of the **mortgage application**.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of an exemplary closing process.

pp; 48 DwgNo 8/14

Title Terms: METHOD; OBTAIN; INFORMATION; APPLY; LINE; NETWORK; SEND; APPLY ; LINE; NETWORK; SERVICE; PARTY; NECESSARY; QUICK; DECIDE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/50 (Item 45 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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013750462      \*\*Image available\*\*

WPI Acc No: 2001-234691/200124

XRPX Acc No: N01-167843

**Electronic auctioning method for auctioning mortgages in internet , involves providing loan condition laid by lender to borrower, during bidding interval**

Patent Assignee: REALESTATE.COM INC (REAL-N)

Inventor: BEALE E; DANIELS A; KOLESZAR W; LACOUR J

Number of Countries: 090    Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200065516	A2	20001102	WO 2000US11897	A	20000428	200124    B
AU 200049805	A	20001110	AU 200049805	A	20000428	200124

Priority Applications (No Type Date): US 99131360 P 19990428

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 200065516	A2	E	94 G06F-017/60	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200049805	A		G06F-017/60	Based on patent WO 200065516
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Abstract (Basic): WO 200065516 A2

NOVELTY - A loan auction application comprising a borrower summary and property summary are provided to create consumer profile. During the bidding interval, the loan conditions which are laid by the lender is provided to the borrower and the lender who selected highest bid is identified.

USE - For use in electronic commerce for auctioning **mortgages in internet** .

ADVANTAGE - Since the auctioning is placed in **internet** , the immediate result is known by the borrower and reduces geographic or time restraints. Eases selection of **lender** who selected highest bid for **mortgage** auction.

DESCRIPTION OF DRAWING(S) - The figure shows model block diagram of mortgage auction process.

pp; 94 DwgNo 1A/20

Title Terms: ELECTRONIC; METHOD; LOAN; CONDITION; LAY; BID; INTERVAL

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/51      (Item 46 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013556472      \*\*Image available\*\*

WPI Acc No: 2001-040679/200105

XRPX Acc No: N01-030344

**Customer service authentication for Internet based financial assistance, involves deciding approval of user, for selected financial services, based on application information, and updating relevant service criteria**

Patent Assignee: CREDITLAND INC (CRED-N)

Inventor: BROWNING R R; JOHANSSON H; WILBERT A  
Number of Countries: 090 Number of Patents: 002  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200052616	A2	20000908	WO 2000US4823	A	20000225	200105 B
AU 200033778	A	20000921	AU 200033778	A	20000225	200105

Priority Applications (No Type Date): US 99261772 A 19990303

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 200052616	A2	E 17	G06F-017/60	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN  
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200033778	A		G06F-017/60	Based on patent WO 200052616
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Abstract (Basic): WO 200052616 A2

NOVELTY - The financial service or service category, is received from the customer. The application information associated with the customer is collected. The approval for the selected financial service, is determined in real time based on the application information, and updating the criteria included in the financial services. The approval result is indicated to the user.

DETAILED DESCRIPTION - The financial service are associated with several financial service providers, life insurance policy and health insurance policy. The application information connected for approving the user, include information obtained directly from the user or from a third party. The third party is a credit bureau or repository of public records. The approval results offered to the user include other financial products for which the user qualifies.

USE - For deciding approval of customers ability to receive home loan , car loan or credit card offered from financial service providers through internet /phone. Also used in deciding services like banks, loans , credit card, retail card, health, life insurance policies.

ADVANTAGE - The application information can be stored for later use in case the customer returns and wishes to apply for other financial services, thus simplifying future service demand. Enables ensuring security of the application information, by setting relevant process conditions suitably.

DESCRIPTION OF DRAWING(S) - The figure explains the processes involved in user qualifying method for financial products.

pp; 17 DwgNo 1/2

Title Terms: CUSTOMER; SERVICE; AUTHENTICITY; BASED; FINANCIAL; ASSIST;  
DECIDE; APPROVE; USER; SELECT; FINANCIAL; SERVICE; BASED; APPLY;  
INFORMATION; UPDATE; RELEVANT; SERVICE; CRITERIA

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/52 (Item 47 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013167297 \*\*Image available\*\*

WPI Acc No: 2000-339170/200029

XPX Acc No: N00-254668



**Electronic loan data processing method in lending institutions, involves transmitting processing result of load data processed at remote environment to local environment**

Patent Assignee: INDYMAC INC (INDY-N)

Inventor: GARG G; NISHITH S

Number of Countries: 086 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200021011	A2	20000413	WO 99US23223	A	19991004	200029 B
AU 200013116	A	20000426	AU 200013116	A	19991004	200036

Priority Applications (No Type Date): US 98165352 A 19981002

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 200021011	A2	E	44	G06F-017/60	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200013116	A			G06F-017/60	Based on patent WO 200021011
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Abstract (Basic): WO 200021011 A2

NOVELTY - Load data from a loan origination system is downloaded into a local environment, using a graphical user interface. Then the load data is transferred to remote environment. The loan data at the remote environment are then processed to produce an output regarding the loan being processed. The output is transmitted to local environment.

DETAILED DESCRIPTION - The load data downloaded from the loan origination system, are validated by determining whether they include a minimum level of information to process. An INDEPENDENT CLAIM is also included for electronically processing system of loan data.

USE - For electronically processing loan data related to home mortgage loans, automobile loans, credit card consolidation loans and other types of loans to purchase product or services, using graphical user interface (GUI) in lending institutions.

ADVANTAGE - Enables broker to work more efficiently with a borrower to agree on final price, using the scenarios provided based on the variations in the key loan characteristics. Enables brokers to provide advance warning to **lenders** electronically, prior to sending physical file. Reduces document preparation time significantly by allowing **brokers** to prepare **loan** documents and deliver them to escrow company via **Internet** and hence the escrow company is enabled to track incoming files for **mortgage loans** closings reliably.

DESCRIPTION OF DRAWING(S) - The figure shows flow chart explaining electronic loan data processing method.

pp; 44 DwgNo 2/22

Title Terms: ELECTRONIC; LOAN; DATA; PROCESS; METHOD; LENDING; INSTITUTION; TRANSMIT; PROCESS; RESULT; LOAD; DATA; PROCESS; REMOTE; ENVIRONMENT; LOCAL; ENVIRONMENT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/53 (Item 48 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013085325      \*\*Image available\*\*  
WPI Acc No: 2000-257197/200023  
Related WPI Acc No: 2000-638652; 2002-463965  
XRPX Acc No: N00-191245

**Apparatus for receiving and assessing a loan application from an applicant, involves computer sending, receiving and assessing forms**  
Patent Assignee: MORTON A J (MORT-I); MINERVA HOLDINGS NV (MINE-N); MINERVA NV (MINE-N); LIBERTY FINANCIAL PTY LTD (LIBE-N)  
Inventor: MA S C  
Number of Countries: 093    Number of Patents: 012  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
AU 716769	B	20000309	AU 9935767	A	19990618	200023    B
WO 200062209	A1	20001019	WO 2000AU278	A	20000403	200054
EP 1049039	A1	20001102	EP 99650055	A	19990705	200056
AU 200035434	A	20001114	AU 200035434	A	20000403	200108
BR 200009634	A	20020305	BR 20009634	A	20000403	200225
			WO 2000AU278	A	20000403	
KR 2002016769	A	20020306	WO 2000AU278	A	20000403	200261
			KR 2001712778	A	20011006	
CN 1354859	A	20020619	CN 2000807259	A	20000403	200263
TW 470895	A	20020101	TW 2000106449	A	20000407	200281
JP 2002541592	W	20021203	JP 2000611208	A	20000403	200309
			WO 2000AU278	A	20000403	
ZA 200108217	A	20021224	ZA 20018217	A	20011005	200309
NZ 515271	A	20030228	NZ 515271	A	20000403	200323
			WO 2000AU278	A	20000403	
NZ 523596	A	20031031	NZ 515271	A	20000403	200380
			NZ 523596	A	20000403	

Priority Applications (No Type Date): AU 999625 A 19990407

Patent Details:

Patent No    Kind    Lan    Pg    Main IPC    Filing Notes

AU 716769      B      64    G06F-017/60

WO 200062209    A1    E      G06F-017/60

Designated States (National): AE AG AL AM AU AZ BA BB BG BR BY CA CN CR  
CU CZ DM DZ EE GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LV MA MD MG MK MN MW MX NO NZ PL RO RU SD SG SI SK SL TJ TM TR TT  
TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): EA GH GM KE LS MW OA SD SL SZ TZ UG ZW

EP 1049039      A1    E      G06F-017/60

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
LI LT LU LV MC MK NL PT RO SE SI

AU 200035434    A      G06F-017/60    Based on patent WO 200062209

BR 200009634    A      G06F-017/60    Based on patent WO 200062209

KR 2002016769    A      G06F-017/60

CN 1354859      A      G06F-017/60

TW 470895      A      G06F-017/60

JP 2002541592    W      71    G06F-017/60    Based on patent WO 200062209

ZA 200108217    A      78    G06F-000/00

NZ 515271      A      G06F-017/60    Div in patent NZ 523596

Based on patent WO 200062209

NZ 523596      A      G06F-017/60    Div ex application NZ 515271

Div ex patent NZ 515271

Abstract (Basic): AU 716769 B

NOVELTY - The applicant (5) is presented with a selection of forms (8) by a computer. The applicant fills in the forms then sends them to be assessed by a networked computer (4). The assessing computer receives the complete forms and constructs new versions of the forms

using the information on the form and approves, rejects or passes the form to a human assessor. When a decision is made the computer communicates the result to the applicant.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for;

- (1) a method of receiving and assessing a loan application,
- (2) and a computer program product.

USE - Apparatus for receiving and assessing a **loan application** from an applicant using a **networked** computer.

ADVANTAGE - The applicant can complete forms and have them assessed in a timely fashion without necessary interaction with the lender.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow chart of the steps in the loan application system.

Computer (4)

Applicant (5)

Electronic forms (8)

pp; 64 DwgNo 1/2

Title Terms: APPARATUS; RECEIVE; ASSESS; LOAN; APPLY; COMPUTER; SEND;  
RECEIVE; ASSESS; FORM

Derwent Class: T01

International Patent Class (Main): G06F-000/00 ; G06F-017/60

International Patent Class (Additional): H04L-012/16

File Segment: EPI

10/5/54 (Item 49 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012773872 \*\*Image available\*\*

WPI Acc No: 1999-580099/199949

XRPX Acc No: N99-428280

**Electronic loan auction over computer network conducting system using internet**

Patent Assignee: ZANDI R (ZAND-I)

Inventor: ZANDI R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5966699	A	19991012	US 96730518	A	19961011	199949 B

Priority Applications (No Type Date): US 96730518 A 19961011

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5966699	A	14	G06F-017/60	

Abstract (Basic): US 5966699 A

NOVELTY - A loan authorizer (40) reviews whether an electronic loan application forwarded from a computer (20) is approved or not. If the loan is approved, a loan application record is entered.

DETAILED DESCRIPTION - The computer (20) receives electronic **loan application** from prospective borrower (30) and is electronically forwarded with **loan authorizer** (40) over computer **network** (60), where it is reviewed whether such **loan application** is approved or not and an electronic message is sent to the computer via computer **network**. An INDEPENDENT CLAIM is also included for **loan auction conducting method over computer network**.

USE - For conducting **loan auction over computer network** such as **internet**.

ADVANTAGE - Provides convenient way for prospective borrower to obtain various bids for a loan. Provides participating lending

institution more lending opportunities, not limited by physical distance between the borrower and **lender** . Since the **loan** auction is conducted over a computer **network** , prospective lending institutions can avoid expensive investment in physical branch offices.

DESCRIPTION OF DRAWING(S) - The figure shows the computer system for conducting electronic loan auction.

Computer (20)  
Borrower (30)  
Loan authorizer (40)  
Computer network (60)  
pp; 14 DwgNo 1/5

Title Terms: ELECTRONIC; LOAN; AUCTION; COMPUTER; NETWORK; CONDUCTING; SYSTEM

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

**10/5/55 (Item 50 from file: 350)**

DIALOG(R)File 350:Derwent WPIX

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012672610 \*\*Image available\*\*

WPI Acc No: 1999-478717/199940

Related WPI Acc No: 1995-106979; 2000-655249; 2003-852520

XRPX Acc No: N99-356419

**Automatic transaction approval management system for banks**

Patent Assignee: AFFINITY TECHNOLOGY GROUP INC (AFFI-N)

Inventor: NORRIS J A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5940811	A	19990817	US 93113205	A	19930827	199940 B
			US 94327653	A	19941024	
			US 96732584	A	19961015	

Priority Applications (No Type Date): US 94327653 A 19941024; US 93113205 A 19930827; US 96732584 A 19961015

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5940811	A	11	G06F-017/60	CIP of application US 93113205 Cont of application US 94327653

Abstract (Basic): US 5940811 A

NOVELTY - A data **processor** accesses the database (60) via communication **network** for collective information relevant to the applicant ability and willingness to repay the **loan** . The received information and database are compared with weighted criteria to provide an underwriting score. Based on the score, status of requested loan is sent to the remote applicant interface.

DETAILED DESCRIPTION - The necessary data is received from the remote applicant, by a **loan processor** . A printer coupled to the communication **network** provided in the place accessible to the applicant, delivers the **loan** document to the applicant. If the **loan** is approved, the data **processor** transfers the fund from the financial institution's account to the applicants account.

USE - For managing approval of loans, credit card in banks and other financial institution.

ADVANTAGE - Since the whole transaction is computerized, human intervention is avoided and hence error is reduced. Since the loan fund is directly deposited to the applicant account, rather than dispersing

from teller, safety is improved. Since signature from applicant is obtained and recorded electronically, there is no need for the consumer to interact with financial representatives. Since documents are given to the consumer through printer, the need for separate interaction office is prevented.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of automatic loan approval management system.

Database (60)

pp; 11 DwgNo 1/3

Title Terms: AUTOMATIC; TRANSACTION; APPROVE; MANAGEMENT; SYSTEM; BANK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

10/5/56 (Item 51 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012662462 \*\*Image available\*\*

WPI Acc No: 1999-468567/199939

XRPX Acc No: N99-349889

**Automatic loan matching apparatus using global telecommunication network for loan origination system**

Patent Assignee: LOANMARKET RESOURCES LLC (LOAN-N)

Inventor: FARIN T A; KOWAL M L; MATAYA L D; TENGEL C G

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5940812	A	19990817	US 97914633	A	19970819	199939 B

Priority Applications (No Type Date): US 97914633 A 19970819

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5940812	A	22	G06F-017/60	

Abstract (Basic): US 5940812 A

NOVELTY - A database (110) stores borrower attributes received from consumer terminals (104,106) and certain credit bureau (116,117). Acceptance criteria and attributes of available loan received from lenders, are also stored. A data processor (112) compares the borrower attributes with each loan acceptance criteria to prepare a ranking of best loans to be displayed on consumer terminal.

DETAILED DESCRIPTION - The data **processor** (112) produces a **loan application**, in case borrower selects a **loan** from displayed **loan** rankings. The **loan application** is then sent to corresponding **lender** through **internet** (108), for approval. To receive borrower attributes from credit bureau (116,117), a credit bureau interface (114) is incorporated in **server** terminal (109). An INDEPENDENT CLAIM is also included for **loan** matching method.

USE - In loan origination systems for matching best available loan to a potential borrower.

ADVANTAGE - The matching apparatus aids both potential borrowers and **lenders** in easy access to **loan** market information, through **internet**. **Loan** matching is performed efficiently and effectively, since the **lender** offers more accurate and competitive **loan** terms to the potential borrower.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of loan origination system.

Consumer terminals (104,106)

Internet (108)  
Server terminal (109)  
Database (110)  
Data processor (112)  
Credit bureau interface (114)  
Credit bureau (116,117)  
pp; 22 DwgNo 1/10

Title Terms: AUTOMATIC; LOAN; MATCH; APPARATUS; GLOBE; TELECOMMUNICATION;  
NETWORK; LOAN; SYSTEM  
Derwent Class: T01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

10/5/57 (Item 52 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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012409082 \*\*Image available\*\*  
WPI Acc No: 1999-215190/199918  
XRPX Acc No: N99-158355

**Loan application processing method**

Patent Assignee: IMX INC (IMXI-N); IMX MORTGAGE EXCHANGE (IMXM-N)  
Inventor: ADIGA S; FRASER S K; PAYANKANNUR S  
Number of Countries: 021 Number of Patents: 003  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9913425	A1	19990318	WO 98US18934	A	19980911	199918 B
US 5995947	A	19991130	US 97928559	A	19970912	200003
EP 1012769	A1	20000628	EP 98946943	A	19980911	200035
			WO 98US18934	A	19980911	

Priority Applications (No Type Date): US 97928559 A 19970912

**Patent Details:**

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 9913425	A1	E 47	G06F-017/60	
Designated States (National): CA				
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE				
US 5995947	A		G06F-017/00	
EP 1012769	A1	E	G06F-017/60	Based on patent WO 9913425
Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE				

Abstract (Basic): WO 9913425 A1

NOVELTY - A database of pending **loan applications** e.g. home **mortgage loan applications**, and their status are maintained at a database **server**. Each party to a **loan** can search and modify the database according to their role in the transaction, through requests to the database **server** from a client device identified with their role. The database can be modified by entering bids on a **loan** from one of a number of **lenders**.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a system for processing loan applications.

USE - Interactive mortgage and loan information and real-time trading system for trading loans in real time, by making loan applications e.g. home mortgage loan applications, and placing them up for bid by potential lenders.

ADVANTAGE - Enables automation of loan applications e.g. home mortgage applications, placing them up for bid by multiple potential

lenders, and following the loans by managing loan applications and bids.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of an interactive mortgage and loan information and real-time trading system.

Trading system (100)  
Transaction server (110)  
Broker stations (120)  
Lender stations (130)  
Communication network (140)  
Administration client (150)  
System monitor stations (160)  
Web server (170)  
pp; 47 DwgNo 1/2

Title Terms: LOAN; APPLY; PROCESS; METHOD

Derwent Class: T01

International Patent Class (Main): G06F-017/00 ; G06F-017/60

File Segment: EPI

10/5/58 (Item 53 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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007522211

WPI Acc No: 1988-156144/198823

XRPX Acc No: N88-119343

**Structured document preparation method for bank or insurance office -  
reading from keyboard at remote computer revised and variable text  
entered by other operator**

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC ); IBM CORP (IBMC )

Inventor: ELPHICK S J; WICKES R M; ELPHICK S M

Number of Countries: 005 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 269875	A	19880608	EP 87115964	A	19871030	198823 B
EP 269875	B1	19930203	EP 87115964	A	19871030	199305
DE 3784029	G	19930318	DE 3784029	A	19871030	199312
			EP 87115964	A	19871030	
US 5218539	A	19930608	US 86936294	A	19861201	199324
			US 89414641	A	19890928	
			US 90595740	A	19901010	

Priority Applications (No Type Date): US 86936294 A 19861201; US 89414641 A 19890928; US 90595740 A 19901010

Cited Patents: 1.Jnl.Ref; A3...8936; EP 158766; EP 66063; EP 67290;

No-SR.Pub; US 4204206

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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EP 269875	A	E	13		
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Designated States (Regional): DE FR GB IT

EP 269875	B1	E	17	G06F-015/20	
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Designated States (Regional): DE FR GB IT

DE 3784029	G			G06F-015/20	Based on patent EP 269875
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US 5218539	A		28	G06F-015/16	Cont of application US 86936294
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Cont of application US 89414641

Abstract (Basic): EP 269875 A

A draft, work in progress (WIP), document is drawn up at a computer terminal as a standard form text. The latter originates from a shell document having defined variables, the text values of which are entered by tellers at work station screens having print messages defined by a

related shell detail data set.

The variable text is stored into a variable response data set. The shell text and the data sets are made part of the WIP document and therefore are available at other computers throughout the network for use in revising the WIP document.

USE/ADVANTAGE - Allows efficient transmission of drafts of highly controlled documents e.g. **WAN applications** and customer letters, without losing control of standard form text.

Title Terms: STRUCTURE; DOCUMENT; PREPARATION; METHOD; BANK; INSURANCE;  
OFFICE; READ; KEYBOARD; REMOTE; COMPUTER; REVISED; VARIABLE; TEXT; ENTER;  
OPERATE

Derwent Class: T01

International Patent Class (Main): G06F-015/16 ; G06F-015/20

File Segment: EPI



07519187/9

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

07519187 SUPPLIER NUMBER: 15761078 (THIS IS THE FULL TEXT)

**The mortgage industry: virtual banking and virtual technology. (Executive View)**

Teixeira, Diogo

American Banker, v159, n166, p7A(2)

August 29, 1994

ISSN: 0002-7561

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1356 LINE COUNT: 00115

**ABSTRACT:** Virtual banking in the residential mortgage loan industry requires merging financial information from many different sectors. Software for loan origination and secondary marketing must be proprietary. Mortgage banks prepare the information on a mainframe computer or minicomputer. Facsimile transmission is utilized by the mortgage banks and real estate offices to move loan paperwork from origination to approval.

**TEXT:**

VIRTUAL BANKING MEANS providing financial services by coordinating inputs from different contributors into final form for the consumer. There is no clearer example than the residential mortgage loan industry. The tasks of origination and funding, processing payments, accounting and servicing, and securitization and secondary marketing are functionally disaggregated to an unusually high degree.

While some financial institutions still perform all of the processing of residential mortgage loans, it is far more likely today that different companies participate in the different sections of the business. Independent mortgage brokers, or mortgage banking subsidiaries of banks or thrifts, may originate the loans. Banks may fund the loans and "warehouse" them until they are sold to secondary-market investors. Their profit comes from origination and servicing fees and from interest rate margins. About 60% to 70% of all new residential loans are "pooled," purchased by government-chartered secondary investors, and securitized into mortgage-backed securities. Servicing rights can also be traded among banks, often several times during the life of the loan.

What does this disaggregated industry structure mean for the information technologies used in the mortgage loan business?

The provision of technology to serve each participant in the process is now becoming highly specialized. Technologies used, and the sources thereof, now differ according to the economies of scale and market dynamics of each segment. There are three major sections of the residential loan business: loan origination, secondary marketing, and servicing. All require very different software:

\* Loan origination. Most large banks and their mortgage subsidiaries use their own proprietary software. These applications often run on mainframe or midrange systems, although the trend is now to move origination to client-server platforms. Mortgage origination is highly labor intensive, so expanding the scale of a mortgage origination operation does not greatly reduce unit origination cost. Since the economies of scale in mortgage origination are low, tens of thousands of small, independent mortgage brokers are successful in serving a large segment of the mortgage origination market, and 90% of these use PC-based or client-server-based software supplied by vendors. Dozens of companies market hundreds of these loan origination packages, most focusing on document generation, to serve this fragmented segment of the origination software market.

The PC-based segment of the market has grown rapidly, along with the

number of independent mortgage brokers. Origination software, whether marketed as separate modules or as integrated functions in a software package family, must include applications for borrower qualification, application processing, credit checking and scoring, approval and closing, and generation of the volumes of regulatory documentation required at each step.

\* Secondary marketing. Most large banks use proprietary query-and-report programs for analysis of in-process and warehoused loans. These systems are used for reporting on the inventory of loans held in portfolio, managing commitments to buy and sell loans, calculating gains and losses on loans bought and sold, managing interest rate risk on loans in the pipeline, and transferring loans to secondary investors. Processing economies of scale in this segment are moderate, so these applications are still largely mainframe-based. Vendor-supplied packages are typically purchased by smaller banks and mortgage companies, and by other financial service organizations that have limited capital and funding for loans and for software used for loan warehousing and portfolio management.

\* Loan servicing. Economy of scale factors are very high. Volumes are high and complexities are enormous. Specific feature-functions require loan accounting, payments processing, managing escrow accounts and payments, customer service, collections, and reporting. As a consequence, most of this processing is still largely on the mainframe. The vast majority of processing packages are vendor-supplied, and the number of proprietary mortgage servicing systems maintained by banks is shrinking rapidly -- from 25 to 30 such systems currently in place, the number is expected to drop to fewer than a dozen by the turn of the century. Servicing rights are often outsourced; 35% of all commercial banks have either outsourced their mortgage loan servicing or are in the process of doing so, and another 15% are considering outsourcing.

Even core processing packages for mortgage lending, and mortgage processing functions that are part of core banking packages, divide their functions into each of the above segments, reflecting the degree to which mortgage loan processing is disaggregated.

Since the different functions in mortgage loan processing are so widely separated, the new technologies being used in the industry focus primarily on communications among the different organizations in the process, and on speeding up data collection and transfer. Flowing "downstream" in the mortgage loan process are the loans and their associated documentation, and commitments to sell loans. Flowing "upstream" are commitments to buy loans, documentation requirements, and information on the prices and schedules at which loans will be purchased. Tying the process together requires new technologies that make it faster and more efficient.

\* Laptop computers enable mortgage originators to capture and process borrower data on site. Many of the dozens of PC-based mortgage loan origination packages available today merge forms software and customer information data bases for quick production of the enormous amounts of regulatory documentation required to originate a mortgage, and capturing customer information as early as possible in the process.

\* Computerized loan origination systems network together borrowers, real estate brokers, and mortgage underwriters. Mortgage origination is a time-urgent process due to interest rate fluctuations, and CLOs give borrowers and realtors real-time access to interest rate information from multiple lenders. CLOs bring accurate and up-to-date information directly to the point of sale to help borrowers choose among the myriad of financing options available. The Mortgage Analysis and Reporting System is the most recent example of this type of system.

\* Fax technology is being used increasingly for transmitting rate sheets from lenders to mortgage originators, and for transmitting borrower

information collected at realtors' offices to mortgage lenders for quick on-site qualification and approval.

\* Image processing systems are used for organizing, compiling, and shipping the documentation necessary for transfer of loans to secondary investors and loan servicers.

Documents are scanned and indexed, their images are stored on optical disks, which are shipped to secondary investors in place of the paper documents. This technology is used to ensure that documentation is complete, and to shorten the holding time of mortgage loans in a bank's pipeline prior to shipment, decreasing interest rate risk exposure.

\* Networks are operated by secondary investors for communicating with wholesalers of mortgage loans. Fannie Mae's Mornet, Freddie Mac's Midanet, and Ginnie Mae's Ginnienet are the leading examples of these networks. Loan wholesalers are provided with software for interfacing with these networks that allows them to access the secondary investors' pricing indexes and purchasing schedules on-line.

Wholesalers then know which loans in their portfolios can be sold to which secondary investors, at which delivery time, and at what price. The networks are also used by loan wholesalers for transmitting commitments to sell loans, and for sending required loan delivery forms and contracts electronically, to secondary investors.

Some other lines of business are moving toward virtual banking. Examples include trust processing, credit card processing, and consumer lending. In all of these lines of business, securitization and secondary investment are increasing. Thus, their vision of the future and of how their technology will be structured may be similar to the mortgage loan processing area. They would do well to study the disaggregation process to insure that technology investments are appropriate and are in synch with this important trend.

Mr. Teixeira is president of the Tower Group, a consulting firm in Wellesley, Mass. David Medeiros, a technology analyst at the firm, contributed to this article.

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INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting

DESCRIPTORS: Mortgage banks--Automation

PRODUCT/INDUSTRY NAMES: 6162000 (Mortgage Bankers)

SIC CODES: 6162 Mortgage bankers and correspondents

FILE SEGMENT: TI File 148

?

Set	Items	Description
S1	79	AU=(MCDONALD R? OR MCDONALD, R?)
S2	3236	MORTGAG? OR HOME()EQUIT? OR LOAN?
S3	2659	ONE()STOP OR STOP()(SHOP OR SHOPPING?)
S4	440741	LENDER? OR BROKER? ? OR REALTOR? ? OR AGENT? ? OR UNDERWR- IT? OR (THIRD OR 3RD)()PARTY
S5	2317369	APPLICATION? OR APPLY? OR PROCESS? OR REFINANC?
S6	376923	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB? OR HOME- PAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW OR CYBER? OR LAN OR WAN OR SERVER?
S7	6	S2(S)S3
S8	614	S2(5N)S5
S9	230	S8(S)S6
S10	78	S9(20N)S4
S11	51	(S10 OR S7) AND IC=G06F-017/60

? show file

File 348:EUROPEAN PATENTS 1978-2004/Feb W04  
(c) 2004 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20040226,UT=20040219  
(c) 2004 WIPO/Univentio

11/3,K/1 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2004 European Patent Office. All rts. reserv.

01436781

**Automated method and system for loan settlement**

**Automatisiertes Verfahren und System zum Abrechnen von Krediten**

**Methode et systeme automatise de reglement de prets**

PATENT ASSIGNEE:

Bocce CP, LLC, (3254140), 497 South Main Street, New City, New York 10956  
, (US), (Applicant designated States: all)

INVENTOR:

Zappier, Paul, 6 Apple Court, Rock Tavern, New York 12575, (US)

LEGAL REPRESENTATIVE:

Schmitz, Jean-Marie et al (19234), Denemeyer & Associates S.A., P.O. Box  
1502, 1015 Luxembourg, (LU)

PATENT (CC, No, Kind, Date): EP 1220128 A2 020703 (Basic)

APPLICATION (CC, No, Date): EP 2001200572 010219;

PRIORITY (CC, No, Date): US 747010 001226

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: **G06F-017/60**

ABSTRACT WORD COUNT: 108

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200227	607
SPEC A	(English)	200227	5451
Total word count - document A			6058
Total word count - document B			0
Total word count - documents A + B			6058

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION to process and settle par loan trades. Various user types  
can be defined as a **network** administrator, a trader, a buyer, a seller,  
a global administrator, a closer and an **agent**.

Referring to FIGS. 1 and 2, the actions by those involved in the  
various rules...

11/3,K/2 (Item 2 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2004 European Patent Office. All rts. reserv.

01289082

**Loan modeller method and apparatus**

**Apparat und Verfahren zum Modellieren von Krediten**

**Appareil et methode de modelisation de credits**

PATENT ASSIGNEE:

International Computers Limited, (233332), 26 Finsbury Square, London,  
EC2A 1DS, (GB), (Applicant designated States: all)

INVENTOR:

Stokes, Christopher John, 73 Top Common, Warfield, Bracknell, Berkshire  
RG42 3SH, (GB)

LEGAL REPRESENTATIVE:

Guyatt, Derek Charles et al (31325), Fujitsu Services Limited Observatory  
House Windsor Road, Slough Berkshire SL1 2EY, (GB)  
PATENT (CC, No, Kind, Date): EP 1107153 A2 010613 (Basic)  
EP 1107153 A3 010704  
APPLICATION (CC, No, Date): EP 2000308233 000920;  
PRIORITY (CC, No, Date): GB 9929114 991210  
DESIGNATED STATES: DE; FR; GB  
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI  
INTERNATIONAL PATENT CLASS: **G06F-017/60**  
ABSTRACT WORD COUNT: 109  
NOTE:  
Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200124	634
SPEC A	(English)	200124	2687
Total word count - document A			3321
Total word count - document B			0
Total word count - documents A + B			3321

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION computers 11 may be personal computers belonging to individual customers, or may be operated by **agents** or financial advisors. Alternatively, users may access the **loan** modeller **application** by way of a computer kiosk or Automated Teller Machine ATM. When the loan modeller...

**11/3,K/3 (Item 3 from file: 348)**  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2004 European Patent Office. All rts. reserv.

00687798

**CLOSED LOOP FINANCIAL TRANSACTION METHOD AND APPARATUS**  
**FINANZIELLES TRANSAKTIONSVERFAHREN UND GERAT MIT GESCHLOSSENER SCHLEIFE**  
**PROCEDE ET APPAREIL DE TRANSACTION FINANCIERE EN BOUCLE FERMEE**

PATENT ASSIGNEE:

AFFINITY TECHNOLOGY, INC., (2035790), 100 Jersey Avenue,Box D-11, New Brunswick, NJ 08910, (US), (Proprietor designated states: all)

INVENTOR:

Norris, Jeffrey,A, 145 Mansfield Circle, Lexington, SC 29073, (US)

LEGAL REPRESENTATIVE:

Denmark, James (30061), Bailey, Walsh & Co. 5 York Place, Leeds LS1 2SD Yorkshire, (GB)

PATENT (CC, No, Kind, Date): EP 715740 A1 960612 (Basic)  
EP 715740 A1 970305  
EP 715740 B1 010704  
WO 9506294 950302

APPLICATION (CC, No, Date): EP 94927260 940824; WO 94US9716 940824  
PRIORITY (CC, No, Date): US 113205 930827  
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE  
INTERNATIONAL PATENT CLASS: **G06F-017/60** ; G07F-007/08; G07F-007/10  
NOTE:

No A-document published by EPO  
LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200127	814
CLAIMS B	(German)	200127	890
CLAIMS B	(French)	200127	960
SPEC B	(English)	200127	5069
Total word count - document A			0
Total word count - document B			7733
Total word count - documents A + B			7733

INTERNATIONAL PATENT CLASS: **G06F-017/60** ...

...SPECIFICATION can be accomplished in several ways. If the borrower is being assisted in making the **application** for a **loan** by an insurance **agent** or financial planner with a personal computer and modem, or if the borrower is making the **loan application** from a kiosk, as will be described below, the signature can be obtained using an...

**11/3,K/4 (Item 4 from file: 348)**

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2004 European Patent Office. All rts. reserv.

00499287

**METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES**  
**VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR**  
**PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL**  
 PATENT ASSIGNEE:

ONLINE RESOURCES & COMMUNICATIONS CORPORATION, (1387560), 1313 Dolly Madison Boulevard, Suite 300, McLean, VA 22101, (US), (applicant designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

LAWLOR, Matthew, P., 302 C Street N.E., Washington, DC 20036, (US)

CARMODY, Timothy, E., 1211 Summit Road, McLean, VA 22101, (US)

LEGAL REPRESENTATIVE:

Allman, Peter John et al (27675), MARKS & CLERK, Sussex House, 83-85 Mosley Street, Manchester M2 3LG, (GB)

PATENT (CC, No, Kind, Date): EP 504287 A1 920923 (Basic)

EP 504287 A1 931222

EP 504287 B1 990721

WO 9109370 910627

APPLICATION (CC, No, Date): EP 91901390 901210; WO 90US7153 901210

PRIORITY (CC, No, Date): US 448170 891208

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: **G06F-017/60** ; G07F-007/10; H04M-017/02

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9929	2662
CLAIMS B	(German)	9929	2704
CLAIMS B	(French)	9929	3257
SPEC B	(English)	9929	28351
Total word count - document A			0
Total word count - document B			36974
Total word count - documents A + B			36974

INTERNATIONAL PATENT CLASS: **G06F-017/60** ...

...SPECIFICATION pay for) more services. These may include comparative

mortgage and CD quotes, tax deduction summaries, **loan applications**, electronic billing, **third party** billing, family budgeting tools, tax planning, and insurance services. Limited alphabet-based services (e.g...

11/3,K/5 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

01066282 \*\*Image available\*\*

**SYSTEM AND METHOD OF APPLICATION PROCESSING**

**SYSTEME ET PROCEDE DE TRAITEMENT DE DEMANDES DE CREDIT**

Patent Applicant/Assignee:

ZOOT ENTERPRISES INC, 1115 North 7th Avenue, Bozeman MT 59715, US, US  
(Residence), US (Nationality)

Inventor(s):

NELSON Chris, 6432 Meadowlark Drive, Bozeman, MT 59718, US,  
JOHNSON Tom, 411 West Alderson, Bozeman MT 59715, US,  
AUGUSTINE Jennifer, 9425 West Pheasant Drive, Bozeman, MT 59718, US,  
PALAKOVICH Jim, 830 Mary Road, Bozeman, MT 59718, US,  
KNEELAND Paul, 3486 Edison Road, Silverton, OR 97381, US,  
TOULOUSE Andrew, 9425 Meadowlark Drive, Bozeman, MT 59718, US,

Legal Representative:

SCHUTZ James E (agent), TROUTMAN SANDERS LLP, Bank of America Plaza, 600  
Peachtree Street, N.E., Suite 5200, Atlanta, GA 30308-2216, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200396147 A2-A3 20031120 (WO 0396147)

Application: WO 2003US13656 20030501 (PCT/WO US03013656)

Priority Application: US 2002380100 20020506; US 2002391473 20020625; US  
2002391543 20020625

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT  
RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18690

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... drop capabilities common in software applications.

In an exemplary embodiment of the present invention, the **loan** origination and **application processing** system includes a transaction **broker** 220 that provides a system-wide interface daemon that serves as the data conversion center...

...every transaction on the system uses the transaction broker 220 as an interpreter. The transaction **broker** 220 binds ports and calls modules that perform necessary data conversion. The transaction **broker** 220 uses any standard **Internet** protocol, such as HTTP, FTP or socket connections, to transfer data internally and externally. Additionally,



the transaction broker 220 may communicate directly with mainframes or legacy machines without the above mentioned protocols. Data

11/3,K/6 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01004218 \*\*Image available\*\*

**SELF-ADMINISTERED AUTOMATIC PAYROLL DEDUCTION**

**RETENUE SALARIALE AUTOMATIQUE AUTOGEREE**

Patent Applicant/Assignee:

NEWATTITUDE INC (DBA DIGITAL WORLD ACCESS INC ), 4800 SW Meadows Road,  
Suite 300, Lake Oswego, OR 97035, US, US (Residence), US (Nationality),  
(For all designated states except: US)

Patent Applicant/Inventor:

SAYLORS Eric, 17211 Blue Heron Rd., Lake Oswego, OR 97034, US, US  
(Residence), US (Nationality), (Designated only for: US)

BROWN Nicholas Anthony Lindsay, 2 Smeaton Grove, Inveresk, Musselburgh,  
Midlothian, Scotland, EH21 7TW, GB, GB (Residence), GB (Nationality),  
(Designated only for: US)

BOARDMAN Maurice John, 5160 SE 27th Street, Gresham, OR 97080, US, US  
(Residence), GB (Nationality), (Designated only for: US)

Legal Representative:

OSTER Karen Dana (agent), Law Office of Karen Dana Oster, PMB 1020, 15450  
SW Boones Ferry Rd. #9, Lake Oswego, OR 97035, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200334186 A2-A3 20030424 (WO 0334186)

Application: WO 2002US33584 20021016 (PCT/WO US02033584)

Priority Application: US 2001329773 20011016; US 2001338770 20011205; US  
2001342607 20011221

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8689

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... using information stored in the database 140.

The employee I 00 then returns to the lender -vendor web site  
150a and completes the loan application . The lender -vendor 104a  
independently approves or declines the loan application . The  
fender-vendor

11/3,K/7 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00965484 \*\*Image available\*\*

SYSTEMS AND METHODS FOR PROVIDING RISK/RETURN MEASURES FOR SECURITIES  
LENDING PROGRAMS  
SYSTEMES ET PROCEDES PERMETTANT DE FOURNIR DES MESURES DE RISQUE/RENDEMENT  
DESTINEES A DES PROGRAMMES DE PLACEMENT DE VALEURS

Patent Applicant/Assignee:

STATE STREET BANK AND TRUST COMPANY, 225 Franklin Street, Boston, MA  
02110-2804, US, US (Residence), US (Nationality)

Inventor(s):

HORNER Glenn, -,  
O'BRIEN Edward J, -,  
VITALE Ralph F, -,  
FAY Susan G, -,  
ECONOMOU Peter A, -,  
RADZIK Margaret M, -,

Legal Representative:

KELLY Edward J (agent), Ropes & Gray, One International Place, Boston, MA  
02110-2624, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200299576 A2-A3 20021212 (WO 0299576)

Application: WO 2002US17392 20020531 (PCT/WO US0217392)

Priority Application: US 2001295450 20010601

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9123

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the cash collateral. Further, given the amount and types of securities held by a security **lender**, the on- **loan** balance may be estimated. The **process** may then estimate, for the amount of on-loan balances and for the security holder...

11/3,K/8 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00949143 \*\*Image available\*\*

**BUSINESS SYSTEM FOR DEFAULTING MORTGAGES**

**SYSTEME COMMERCIAL UTILE EN CAS DE DEFAULT DE PAIEMENT D'HYPOTHEQUES**

Patent Applicant/Assignee:

IPN HOLDINGS PTY LTD, 9 Primwood Court, Samford Valley, QLD 4520, AU, AU  
(Residence), AU (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LAILAW Ian Thomas, 9 Primwood Court, Samford Valley, QLD 4520, AU, AU  
(Residence), AU (Nationality), (Designated only for: US)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200282206 A2-A3 20021017 (WO 0282206)

Application: WO 2002IB2220 20020405 (PCT/WO IB0202220)

Priority Application: AU 302701379 20010405; CA 2343702 20010411; US  
2001283073 20010411

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14244

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... perform the conveyance under a simpler structure. The information is collected or provided through the **web** site rather than making contact by telecommunication. A large portion of the customers will repurchase & need conveyance services. If the **third party** company is acting on the customers behalf, the customer could be steered back to the...

**11/3,K/9 (Item 5 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00945905 \*\*Image available\*\*

**SYSTEM AND METHOD FOR FRANCHISE, FINANCE, REAL ESTATE, AND SUPPLIER  
RELATIONSHIP MANAGEMENT**

**SYSTEME ET PROCEDE DE FRANCHISE, DE FINANCE, D'IMMOBILIER ET DE GESTION DES  
RELATIONS AVEC LE FOURNISSEUR**

Patent Applicant/Assignee:

EURO-AMERICAN INTERNATIONAL INC, 2304 Levante Street, Carlsbad, CA 92009,  
US, US (Residence), US (Nationality)

Inventor(s):

FISHER Nancy Ghanem, 2304 Levante Street, Carlsbad, CA 92009, US,

Legal Representative:

KELBER Steven B (et al) (agent), Piper Marbury Rudnick & Wolfe, LLP, 1200  
Nineteenth Street, N.W., Washington, DC 20036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200280078 A1 20021010 (WO 0280078)

Application: WO 2002US9995 20020402 (PCT/WO US0209995)

Priority Application: US 2001280133 20010402

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8901

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... to sell the Franchise or obtain new financing.

The Finance Entities usually receive requests for **loans** and **loan applications** through their **network** of local branches in a paper format, and make credit checks. Commercial real estate **agents**, commercial property managers, development agencies, and owners receive the Prospect's telephone calls or inquiries...

11/3,K/10 (Item 6 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00939234 \*\*Image available\*\*

**AN INTERFACE SYSTEM FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE**  
**SYSTEME D'INTERFACE POUR UN MOTEUR DE COMPLIANCE D'UN INITIATEUR DE PRETS**  
**HYPOTHECAIRES**

Patent Applicant/Assignee:

ONEPIPELINE COM, Old Mill Corporate Center, Suite 200, 6322 South 3000  
East, Salt Lake City, UT 84121, US, US (Residence), US (Nationality),  
(For all designated states except: US)

Patent Applicant/Inventor:

BROADBENT David F, 1733 Oak Springs Drive, Salt Lake City, UT 84108, US,  
US (Residence), US (Nationality), (Designated only for: US)  
COOK Redge L, 8875 Alta Canyon Drive, Sandy, UT 84093, US, US (Residence)  
, US (Nationality), (Designated only for: US)  
HARTEN William S, 888 West 2000 South, Woods Cross, UT 84087, US, US  
(Residence), US (Nationality), (Designated only for: US)  
LAKE Craig J, 1413 West 8230 South, West Jourdan, UT 84088, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

DICKOS George (agent), Kirkpatrick & Lockhart, 535 Smithfield Street,  
Pittsburgh, PA 15222, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200273363 A2-A3 20020919 (WO 0273363)  
Application: WO 2002US7634 20020313 (PCT/WO US0207634)  
Priority Application: US 2001804943 20010313

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21920

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... real-time trading system" provides a system and method for trading

*One Pipeline Patent*

loans wherein a transaction **server** maintains a database of pending **loan applications** and their statuses, and wherein each party to the loan ( **broker** , **lender** ) can search and modify the database consistent with their role in the transaction. However this...

...Method for Automatically Matching a Best Available Loan to a Potential Borrower via Global Telecommunications **Network** " teaches a system for matching loan requests (and related credit data) to **lenders** (with related eligibility criteria) in order to facilitate such loans whether they be for automobile...

...Patents teach methods for real time loan approval (No. 5,870,721), methods for **Lender** direct credit evaluation and **loan processing** (Nos. 6,029,149; 5,930,776; and 5,611,052); and methods for keeping... disclosed is a server node in a network which is responsive to a request to **process** a **loan** from a **third party loan processing** system by generating a plurality of tasks which are required to **process** the requested **loan** , including tasks required by applicably federal or state law, and for distributing the plurality of...Borrower and Loan Originator, the Borrower will be able to choose to make a formal **mortgage loan application on - line** through the **Loan** Originator. After the **agent** has worked through the Client's loan application system (at the point the application is...manifestations, may originate a mortgage loan request on behalf of a client, a 'borrower'. The '**Loan Application Gateway**' provides for the **Lender / Loan** Originator to enter his data and borrower data 3401 and envisions at a minimum, three ...provide a way for the loan originator and borrower to check the status of the **loan process** and for the '**loan process 15 workflow engine**' to communicate to and from the other **agents** /workers who are doing some task required by the process, without having to worry about...

11/3,K/11 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00939232 \*\*Image available\*\*

**METHOD AND APPARATUS FOR AN ADVANCED SPEECH RECOGNITION PORTAL FOR A MORTGAGE LOAN MANAGEMENT SYSTEM**

**PROCEDE ET APPAREIL POUR PORTAIL DE RECONNAISSANCE VOCALE DE POINTE D'UN SYSTEME DE GESTION DE PRET HYPOTHECAIRE**

Patent Applicant/Assignee:

ONEPIPELINE COM, Old Mill Corporate Center, Suite 200, 6322 South 3000 East, Salt Lake City, UT 84121, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

BROADBENT David F, 1733 Oak Springs Drive, Salt Lake City, UT 84108, US, US (Residence), US (Nationality), (Designated only for: US)

COOK Redge L, 8875 Alta Canyon Drive, Sandy, UT 84093, US, US (Residence), US (Nationality), (Designated only for: US)

HARTEN William S, 888 West 2000 South, Woods Cross, UT 84087, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

DICKOS George (agent), Kirkpatrick & Lockhart, 535 Smithfield Street, Pittsburgh, PA 15222, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200273361 A2-A3 20020919 (WO 0273361)

Application: WO 2002US7541 20020313 (PCT/WO US0207541)

Priority Application: US 2001804942 20010313

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 24430

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... completion.

Moreover there is a need in the mortgage loan industry to provide mechanisms for **third party** loan originators to make use of cell phone technology for accessing applicant's **mortgage loan processing** and automated compliance system. Although many **third party** loan originators have access to computers including laptops, it is not always convenient to "boot...system and method for trading loans wherein a transaction server maintains a database of pending **loan applications** and their statuses, and wherein each party to the loan (**broker , lender**) can search and modify the database consistent with their role in the transaction. However this...

...Method for Automatically

Matching a Best Available Loan to a Potential Borrower via Global Telecommunications **Network** " teaches a system for matching loan requests (and related credit data) to **lenders** (with related eligibility criteria) in order to facilitate such loans whether they be for automobile...

...S. Patents teach methods for real time loan approval (No. 5,870,721), methods for **Lender** direct credit evaluation and **loan processing** (Nos. 6,029,149; 5,930,776; and 5,611,052); and methods for keeping...or request the System to find the most advantageous interest rate available from the various **lender** options. The System and staff will select a **loan** product and submit the **application** to the

15

appropriate **lender** for approval and distribute **on - line** results back to the Borrower and Loan Originator, together with a complete set of **underwriting** conditions.

An exemplary sequence of events is as follows.

The Loan Originator consults with the...manifestations, may originate a mortgage loan request on behalf of a client, a 'borrower'. The '**Loan Application Gateway**' provides for the **Lender / Loan** Originator to enter his data and borrower data 3401 and envisions at a minimum, three ...provide a way for the loan originator and borrower to check the status of the **loan process** and for the '**loan process** 15 workflow engine' to communicate to and from the other **agents** /workers who are doing some task required by the process, without having to worry about...

11/3,K/12 (Item 8 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00929399 \*\*Image available\*\*

**SYSTEM AND METHOD FOR DISTRIBUTING VERTICAL PRODUCTS AND SERVICES  
SYSTEME ET PROCEDE DE DISTRIBUTION DE PRODUITS ET SERVICES VERTICAUX**

Patent Applicant/Inventor:

KARKUKLY Mohammed, 1051 Perimeter Drive, Schaumbury, IL 60173, US, US  
(Residence), SY (Nationality)

Legal Representative:

STRICKLAND Wesley L (et al) (agent), McDermott, Will & Emery, 600 13th  
Street, N.W., Washington, DC 20005-3096, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200263431 A2-A3 20020815 (WO 0263431)

Application: WO 2002US3624 20020208 (PCT/WO US0203624)

Priority Application: US 2001267136 20010208

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU

SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6570

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... to be only for existing customers but can include prospective clients  
as well.

The present **one - stop shop** allows the storage of information 216  
related to how Consultants are hierarchically arranged in relation...that  
stores information about other Consultants and professionals who offer  
services and products through the **one - stop shop**. As such, a  
Consultant can view their own downline Consultants and any Consultants  
further downline from them. In practice, a **mortgage** banker might  
recommend a home inspector or insurance company to their own customers.

Also, a...

11/3,K/13 (Item 9 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00925723 \*\*Image available\*\*

**IMPROVEMENTS RELATING TO DISTRIBUTED PROCESSING SYSTEMS  
AMELIORATIONS CONCERNANT DES SYSTEMES DE TRAITEMENT REPARTIS**

Patent Applicant/Assignee:

BEST QUOTE DIRECT LIMITED, Seacourt Tower, West Way, Oxford OX2 0JG, GB,  
GB (Residence), GB (Nationality), (For all designated states except:  
US)

Patent Applicant/Inventor:

NAFOUSI Mahmoud, 47 Rayleigh Park Road, Oxford OX2 9AZ, GB, GB  
(Residence), GB (Nationality), (Designated only for: US)

Legal Representative:

AHMAD Sheikh Shakeel (et al) (agent), David Keltie Associates, Fleet  
Place House, 2 Fleet Place, London EC4M 7ET, GB,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200259809 A2 20020801 (WO 0259809)

Application: WO 2002GB326 20020125 (PCT/WO GB2002000326)

Priority Application: GB 20011989 20010125

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21349

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... invention, there is provided a system for effecting and administering  
a stocking loan from a **lender** to a dealer, the system comprising: a  
processing station for monitoring the changes to the stocking **loan** ; the  
**processing** station being connectable to a communications **network**  
linking together the dealer, the **lender** and an **lender** appointed  
auditor of the stocking **loan** ; the **processing** station being arranged  
to store details about all the stock of the dealer and the...

Claim

... the communications network.

48 A system for effecting and administering a stocking loan from a  
**lender** to a dealer, the system  
comprising:

a processing station for monitoring the changes to the stocking **loan** ;  
the **processing** station being connectable to a communications **network**  
linking together the dealer, the **lender** and an **lender**  
appointed auditor of the stocking **loan** ;

0 the **processing** station being arranged to store details about all the  
stock of the dealer and the...

11/3,K/14 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00924745

A COMPUTERIZED METHOD AND SYSTEM FOR MANAGING A FINANCIAL CAPACITY OF A  
BUSINESS

PROCEDE ET SYSTEME INFORMATIQUES DESTINES A LA GESTION D'UNE CAPACITE  
FINANCIERE D'UNE AFFAIRE

Patent Applicant/Assignee:

CASHTECK CORPORATION, P.O. Box 546, 28-30 The Parade, St. Helier, Jersey,



JE4 8XY Island of Jersey, GB, -- (Residence), -- (Nationality), (For all designated states except: US)  
Patent Applicant/Inventor:  
PERLEY Peter J, 2615 Lakeshore Blvd. West, Toronto, Ontario M8V 1G5, CA, CA (Residence), CA (Nationality), (Designated only for: US)  
WEIGEL Mark E, 4 Grouse Trail, Guelph, Ontario N1C 1A9, CA, CA (Residence), CA (Nationality), (Designated only for: US)  
Legal Representative:  
NENNIGER James T (agent), Piasetzki & Nenniger, Suite 2308, 120 Adelaide Street West, Toronto, Ontario M5H 1T1, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200257967 A2 20020725 (WO 0257967)  
Application: WO 2002CA60 20020117 (PCT/WO CA0200060)  
Priority Application: CA 2331618 20010118  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW (EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 7558

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

Detailed Description

... have been proposed. For example, PCT/US98/18934 teaches a method and apparatus for making **loan applications** and placing them up for bid by a plurality of potential **lenders**. PCT/US97/06358 teaches a real 0 time synthetic currency **network** for transactions between **lenders** and borrowers. PCT/US00/04269 relates to an interactive point access system to permit access...

11/3,K/15 (Item 11 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00912738 \*\*Image available\*\*

**SYSTEM AND METHODS FOR SYNDICATION OF FINANCIAL OBLIGATIONS**  
**SYSTEME ET PROCEDES DE SYNDICATION D'OBLIGATIONS FINANCIERES**

Patent Applicant/Assignee:

ECREDIT COM INC, 20 CareMatrix Drive, Dedham, MA 02026, US, US  
(Residence), US (Nationality)

Inventor(s):

SRINIVASAN Venkat, 6 Flanagan Drive, Framingham, MA 01701, US,

Legal Representative:

HUNT Robert E (agent), Wolf, Greenfield & Sacks, P.C., 600 Atlantic Avenue, Boston, MA 02210, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200246882 A2-A3 20020613 (WO 0246882)  
Application: WO 2001US47667 20011204 (PCT/WO US0147667)  
Priority Application: US 2000251077 20001204

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6210

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... information regarding one or more financial obligations from a client system 2 and/or a **lender** system 3. The information may be, for example, one or more electronic messages regarding a **loan application**, an approved **loan**, or other financial obligation.

In one illustrative embodiment, a user of a client system 2 may send an electronic message to the financing network 1 including a **loan application**. The financing **network** 1, the client system 2 and/or the **lender** system 3 may use the information regarding the financial obligation and automatically send information to another system within the financing **network** 1 to cause a syndication-related decision to be made for a **lender** or other entity to assume at least a portion of the financial obligation. In the...

...system 2 sends an electronic message including information regarding a loan application to the financing **network** 1, the financing **network** 1 may determine that the **loan application** is intended for a particular **lender** or **lender** system 3 and use any suitable logic and/or criteria to **process** the **loan application** on behalf of the **lender** (such logic and/or criteria typically being supplied in advance by the **lender**), or forward the **loan application** information to the particular **lender** system 3. At any point in **processing** the **loan application**, the financing **network** 1 or **lender** system 3 may determine that the **loan application** should be syndicated. For example, a decision to syndicate the **loan application** may be made either before or after the **loan application** is approved, based on **processing** performed by the financing **network** 1 and/or at a **lender** system 3. If the financing **network** 1 or **lender** system 3 determines that the **loan application** should be syndicated, the **loan application** may be divided into any suitable number of portions, and the portions subjected to decisioning...

...suitable set of syndication partners. The syndication partners may be selected automatically by the financing **network** 1 or **lender** system 3 based on criteria such as the **loan application** amount, risk posed by the **loan**, and so on. Once the syndication partners have been identified, appropriate information may be sent from the financing **network** 1 or other source to associated **lender** systems 3 so that the **lender** systems 3 can determine whether the associated **lender** is willing to accept at least a portion of the risk of the syndication. If so, the lender system 3 may send a message indicating the **lender**'s assent to join in the syndication.

Although in the example above a client system 2 provides information

11/3,K/16 (Item 12 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00912731 \*\*Image available\*\*

METHOD AND APPARATUS FOR INTELLIGENT, SCALABLE COMMUNICATIONS IN A  
MULTI-ASSET FINANCIAL FULFILLMENT NETWORK  
PROCEDE ET APPAREIL DE COMMUNICATIONS INTELLIGENTES, EVOLUTIVES DANS UN  
RESEAU D'EXECUTION FINANCIERE OPTIMALE A ACTIFS MULTIPLES

Patent Applicant/Assignee:

ECREDIT COM INC, 20 CareMatrix Drive, Dedham, MA 02026, US, US  
(Residence), US (Nationality)

Inventor(s):

SRINIVASAN Venkat, 6 Flanagan Drive, Framingham, MA 01701, US,  
MITHAL Sanjay, 340 West 86th Street, Apt. 4B, New York, NY 10024, US,

Legal Representative:

HUNT Robert E (agent), Wolf, Greenfield & Sacks, P.C., 600 Atlantic  
Avenue, Boston, MA 02210, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200246870 A2-A3 20020613 (WO 0246870)

Application: WO 2001US46398 20011204 (PCT/WO US0146398)

Priority Application: US 2000251077 20001204

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12105

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... respond to information from other systems. For example, if a merchant wishes to submit a **loan application** electronically to several different **lenders** using the merchant's computer system, the merchant's computer system may have to be configured specially to format or otherwise package the **loan application** information in a different way for each **lender**'s computer system to which the application is sent. In addition, the merchant's computer...

...s remote computer system in order to fulfill requirements that are unique to a particular **lender** in order to complete the credit application. Furthermore, these interactions would have to be customized for each type of credit **application**, e.g., **loan**, lease, etc., because of the disparate information requirements of these products. These requirements may make...data storage devices with the received information. In addition, the Financing API allows for the **loan processing** engine residing on the financial fulfillment **network** to interactively request additional information from the applicant, or from other systems (either **third party**, or internal) that contain relevant data with which to enhance the quality of the credit...

...decision process may be arbitrary, in that they are completely specified on the financial fulfillment **network** by the **underwriters** of the credit application, or they may include routing rules in which the information required for the credit decision is forwarded to a set of financial institutions that may **underwrite** the application via the Financing API. In addition to processing a financial services request entirely within the financial fulfillment **network**, other external computer systems (e.g., computer systems operated by various financing institutions) may receive...Communication K) to the financing network 2 to check on the current status of the **loan application** for a plurality of **lenders**. The financing **network** 2 may return a ReturnDecisionStatus message (Communication L) that includes any suitable information, such as...1 may send a SubmitInfo message (Communication M) that includes the requested information. The financing **network** 2 may acknowledge receipt of the SubmWnfo message and forward the SubmitInfb message (Communication N) to the appropriate **lender** system 3. This type of interactive communication capability is a unique aspect of this illustrative...

11/3,K/17 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00907107 \*\*Image available\*\*

**SYSTEM AND METHOD FOR ISSUING AND MANAGING A PORTFOLIO OF CREDIT INSURANCE POLICIES**

**SYSTEME ET PROCEDE PERMETTANT D'ETABLIR ET DE GERER UN PORTEFEUILLE DE POLICES D'ASSURANCE-CREDIT**

Patent Applicant/Inventor:

BRETVIN Gunnar, Asaveien 22, N-0362 Oslo, NO, NO (Residence), NO  
(Nationality)

Legal Representative:

LEISTAD Geirr I (agent), Jongstübben 19, N-1337 Sandvika, NO,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200241213 A1 20020523 (WO 0241213)

Application: WO 2001NO456 20011116 (PCT/WO NO0100456)

Priority Application: NO 20005848 20001117

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6462

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

English Abstract

...company (103) for calculating and generating credit insurance policies is connected in a data communication **network** (120) and comprises interfaces providing links to one or more market places (101) offering financial services to customers and **lenders**, to at least one external

database (109) providing information relating to market place(s) to...

...in the system comprises steps for receiving information from a market place, or an independent **lender** and relating to a customer **applying** for a **loan**, accessing information relating to the customer, determining a customer's borrowing capacity, issuing an umbrella...

#### Detailed Description

... providing credit and property data related to potential customers using the Market Place 101 to **apply** for **loans** using the services of the Credit Insurance Company 103. Other Customers 107 and Other **Lenders** 108 can also interact directly with the Credit Insurance Company 103 through similar **networks** 120 independently of the Market Place 101.

A communication system between the Credit...

#### Claim

... steps for  
a) receiving information from a market place acting as an intermediary or a **lender** independent of the market place, and relating to a pre-approved potential customer **applying** for a **loan**, said information including personal income data and assets in the form of personal property and...

11/3,K/18 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00907024 \*\*Image available\*\*

**METHOD AND SYSTEM FOR AGGREGATING REAL ESTATE INFORMATION CONTENT IN AN ON-LINE COMPUTING ENVIRONMENT**

**PROCEDE ET SYSTEME PERMETTANT D'ACCUMULER UN CONTENU D'INFORMATIONS EN MATIERE D'IMMOBILIER DANS UN ENVIRONNEMENT INFORMATIQUE EN LIGNE**

Patent Applicant/Assignee:

GENERAL ELECTRIC CAPITAL CORPORATION, 260 Long Ridge Road, Stamford, CT 06927, US, US (Residence), US (Nationality)

Inventor(s):

JACOBSON Jeffrey, 10611 Morning Field Drive, Potomac, MD 20854, US,  
SEGAL Ronald, 201 East 28th Street, Apartment 10D, New York, NY 10016, US

Legal Representative:

PETTY W Scott (et al) (agent), King & Spalding, 191 Peachtree Street, Atlanta, GA 30303-1763, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200241115 A2-A3 20020523 (WO 0241115)

Application: WO 2001US47209 20011119 (PCT/WO US0147209)

Priority Application: US 2000252016 20001120; US 2001766760 20010122

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17360

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... to search commercial real estate news articles from an aggregated database.

More particularly described, the **on - line** research center tool can be used by prospective real estate buyers and sellers to research, evaluate and **underwrite** real estate markets, submarkets, and properties.

Property managers can use the tool to review news...

...conduct credit analyses on potential buyers or tenants. The tool can also be used by **lenders** to obtain a package of economic, demographic and market data for "pre- **underwriting** " along with a **loan application**

According to one embodiment of the present invention, users can interact with the research center...to search commercial real estate news articles from an aggregated database.

More particularly described, the **on - line** research center tool can be used by prospective real estate buyers and sellers to research, evaluate and **underwrite** real estate markets, submarkets, and properties.

Property managers can use the tool to review news...

...conduct credit analyses on potential buyers or tenants. The tool can also be used by **lenders** to obtain a package of economic, demographic and market data for "pre- **underwriting** " along with a **loan application**

Figures 3a-g are functional process maps illustrating an exemplary functional process for accessing the...

**11/3,K/19 (Item 15 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00904196

**INTERNET BASED CONSUMER CREDIT LOAN APPLICATION SYSTEM**

**SYSTEME DE DEMANDE DE CREDIT A LA CONSOMMATION BASE SUR L'INTERNET**

Patent Applicant/Assignee:

BANK OF MONTREAL, 4881 Yonge Street, Toronto, Ontario M2N 5X3, CA, CA  
(Residence), CA (Nationality)

Inventor(s):

GATLEY Kevin, 15th Floor, 55 Bloor Street W., Toronto, Ontario M4W 3N5,  
CA,

Legal Representative:

AITKEN David W (agent), Osler, Hoskin & Harcourt, Suite 1500, 50 O'Connor  
Street, Ottawa, Ontario K1P 6L2, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200237346 A2 20020510 (WO 0237346)

Application: WO 2001CA1531 20011101 (PCT/WO CA0101531)

Priority Application: US 2000702778 20001101

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6322

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... bank 10. Access

to information and the forms for the completion -and submission  
of a **loan application** is accomplished through the **Internet** . The.

bank@10 has-the ability to cooperate with a **third - party** d ealer.

20 through one of two o@ferilngs.. In a first offering, a virtual...is  
now able to.

a. display specific' messages in system responses to  
status inquiries on **loan applications** being decided by'  
the **loan processing** system 35 or to disp'lay a more  
general message;

b. be provided 'information as to whether or not 'the  
**agents** -of the dealer can interact with bank lenders  
through the lending system;

co be. able...the dealer. once sign in has been successfull completed for  
y

the VBN siter the **agent** may begin to select a **loan** product and  
complete a **loan , application** on'behalf of their customer or they  
may enter an inquiry with respect. to a...

...bank loan products directly to consumers.

in a f first. step of an application, the **agent** accesses and  
prints a copy of the current **on @ line** Bank Pers'or'ial' **Loan**  
**Application** statement as well as credit bureau- authorization and  
privacy inforra ation formed from the site...

...on each page of the

application for easy'reference and is printed on the final **loan**  
**application** summary-page for future reference. Unique co-@brand  
graphics can be displayed on the application if the B2B **third**  
**party** has been set up for a graphic or full branding/white  
labeling of the site...customer to have all information  
which was entered. If no error messages are displayedo. the  
**agent** may click, on the Submit button to send the **loan**  
**application on - line** to the **loan processing** system.

If the **agent** selects Save and Exit at anytime before the  
application is submittedr -the application is saved...prior to receiving  
the application to -ensure @L match up  
with the offered promotion.'

The loan application may also be set up by Pre7ar-ranged  
set-up links through the B2C system from another third-party  
site which,has predetermined products displayed from which to

select, The set. up of this...

#### Claim

... customer

is a consumer.

The method according to Claim 1, wherein said customer is 'a **third - party** dealer and wherein said application contains information, of a consumer.

4a A computer program product for interfacing with 'an

**Internet web** site, said computer program product comprising: a computer usable medium having computer readable program code...

11/3,K/20 (Item 16 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00903277 \*\*Image available\*\*

#### AUTOMATED SECURITIZATION SYSTEM

#### SYSTEME DE TITRISATION AUTOMATISE

Patent Applicant/Assignee:

LATIMAE CORPORATION, 8100 Horseshoe Lane, Potomac, MD 20854, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

KEOUGH Timothy, 8405 Red Bay Court, Vero Beach, FL 32963, US, US  
(Residence), US (Nationality), (Designated only for: US)

KEOUGH Gregory, 8405 Red Bay Court, Vero Beach, FL 32963, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

CASEY Michael R (et al) (agent), Oblon, Spivak, McClelland, Maier &  
Neustadt, P.C., 4th floor, 1755 Jefferson Davis Highway, Arlington, VA  
22202, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200237367 A1 20020510 (WO 0237367)

Application: WO 2001US22612 20010821 (PCT/WO US0122612)

Priority Application: US 2000702804 20001101

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Word Count: 9444

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... facilitates producing and administering loans across countries, languages, and currencies. Such a system enhances integrated **online** electronic **network** -based (e.g., **Internet** -based) promotion, origination, processing, evaluation, **underwriting**, verification, closing, validation, warehousing, bundling of asset-backed securities, marketing of the asset-backed securities...



11/3,K/21 (Item 17 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00896459

**OBJECT-BASED WORKFLOW SYSTEM AND METHOD**

**PROCEDE ET SYSTEME DE DEROULEMENT D'OPERATIONS BASES SUR OBJETS**

Patent Applicant/Assignee:

INTERNATIONAL PROJECTS CONSULTANCY SERVICES INC, 1595 Interchange Tower,  
600 South Highway 169, Minneapolis, MN 55426, US, US (Residence), US  
(Nationality)

Inventor(s):

DAHR Kuldeep K, c/o International Projects Consultancy Services, Inc.,  
1595 Interchange Tower, 600 South Highway 169, Minneapolis, MN  
55426-1219, US,

AHLES James, c/o International Projects Consultancy Services, Inc., 1595  
Interchange Tower, 600 South Highway 169, Minneapolis, MN 55426-1219,  
US,

DHAR Anupa, c/o International Projects Consultancy Services, Inc., 1595  
Interchange Tower, 600 South Highway 169, Minneapolis, MN 55426-1219,  
US,

Legal Representative:

FAIRBAIRN David R (et al) (agent), Kinney & Lange, P.A., Kinney & Lange  
Building, 312 South Third Street, Minneapolis, MN 55415-1002, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229682 A1 20020411 (WO 0229682)

Application: WO 2001US31010 20011002 (PCT/WO US0131010)

Priority Application: US 2000237165 20001002

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8874

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... the time of deposit or withdrawal of cash. ATM  
customers can click a button, prompting an **agent** to contact the  
customer at a later time.

A growing number of **online** companies also provide loan  
services; however, these **online** companies currently fall short of fully  
automating the loan process. In the case of financial institutions,  
consumers can **apply** for **loans** or other financial services **online** ;  
however, the **loan** approval **process** still requires the involvement of  
an

**agent** . **Third party** providers of financial services can provide a  
list of  
available financial services based on criteria...loan director is an

Internet-based, front end application software package with extensive features for **application processing** , as well as automated **loan** status reporting for the customer and **third party** providers such as real estate **agents** , insurance **agents** , appraisers, auto dealers, and the like. When the lending institution receives the **application** data, the back-end **loan** workflow engine 20 is activated instantly to perform automatic decision analysis for credit scoring, ratio...  
...server 12.

The workflow designer 24 is used to define the workflow process for accepting **applications** , **underwriting** and closing on **loans** . The WO 02/29682 PCT/USOI/31010  
12  
To configure the automated **loan processing loan** system, a systems administrator logs onto the system IO via the e-loan workflow setup...

11/3,K/22 (Item 18 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00896432

**SYSTEM METHODS AND COMPUTER PROGRAM PRODUCTS FOR OFFERING CONSUMER LOANS HAVING CUSTOMIZED TERMS FOR EACH CUSTOMER**  
**SYSTEMES, PROCEDES ET PRODUITS DE PROGRAMMES INFORMATIQUES OFFRANT DES PRETS A LA CONSOMMATION PERSONNALISES EN FONCTION DE CHAQUE CLIENT**

Patent Applicant/Assignee:

AMERICAN EXPRESS COMPANY, World Financial Center, 200 Vesey Street, New York City, NY 10285, US, US (Residence), US (Nationality)

Inventor(s):

ERICKSEN Brian, Kingston Place, Middle Way, Kingston Gorse, East Preston, West Sussex BN16 SB, GB,

Legal Representative:

SILVERIO William R (et al) (agent), Alston & Bird LLP, Bank of America Plaza, Suite 4000, 101 South Tryon Street, Charlotte, NC 28280-4000, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229521 A2 20020411 (WO 0229521)

Application: WO 2001US31257 20011005 (PCT/WO US0131257)

Priority Application: US 2000238186 20001005

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9235

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... those of skill in the art. This overhead is the amount that it costs a **lender** to **process** the **loan**, including costs associated with billing for the loan, sending statements to the customer, advertising, and...

11/3,K/23 (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00895411 \*\*Image available\*\*

**AUTOMATED LOAN PROCESSING SYSTEM AND METHOD**

**SYSTEME ET PROCEDE AUTOMATISES DE TRAITEMENT DE PRETS**

Patent Applicant/Assignee:

INTERNATIONAL PROJECTS CONSULTANCY SERVICES INC, 1595 Interchange Tower,  
600 South Highway 169, Minneapolis, MN 55426, US, US (Residence), US  
(Nationality)

Inventor(s):

DHAR Kuldeep K, c/o International Projects Consultancy Services, Inc.,  
1595 Interchange Tower, 600 South Highway 169, Minneapolis, MN  
55426-1219, US,

AHLES James, c/o International Projects Consultancy Services, Inc., 1595  
Interchange Tower, 600 South Highway 169, Minneapolis, MN 55426-1219,  
US,

DHAR Anupa, c/o International Projects Consultancy Services, Inc., 1595  
Interchange Tower, 600 South Highway 169, Minneapolis, MN 55426-1219,  
US,

Legal Representative:

FAIRBAIRN David R (et al) (agent), Kinney & Lange, P.A., Kinney & Lange  
Building, 312 South Third Street, Minneapolis, MN 55415-1002, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229517 A2-A3 20020411 (WO 0229517)

Application: WO 2001US30940 20011002 (PCT/WO US0130940)

Priority Application: US 2000237165 20001002

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10416

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

English Abstract

...one loan offering, and a messaging system for brokering messages between a consumer and a **lender**. The workflow engine accepts web-based **loan applications**, **processes** the **loan applications** programmatically (38), and renders a **loan** decision within seconds. The workflow engine uses checklists to evaluate **loan applications** (96). Each checklist is associated with one loan offering and one **lender**. Multiple **lenders** offer multiple loan offerings through the system to

compete for consumer/borrowers. The system evaluates **loan applications** and renders a programmatic **loan** decision without human intervention (100), subject to verification of the application data.

#### Detailed Description

... loan applications. More specifically, the present invention relates to a system for accepting on line **loan applications**, **processing** the **applications** automatically, and generating **loan** offers based on the **loan application** and credit. Traditionally, financial products, such as loans, have been marketed largely through financial institutions' literature and **agents**.

The financial service provider relies on the agents for a large number of tasks, including...

...short of fully automating the loan process. In the case of financial institutions, consumers can **apply** for **loans** or other financial services **online**; however, the **loan approval process** still requires the involvement of an **agent**. **Third party** providers of financial services can provide a list of available financial services based on criteria...

...the consumer must still contact the financial services agency directly or await a contact by an **agent** of the financial services agency.

#### BRIEF SUMMARY OF THE INVENTION

An automated, online **loan processing** system has a workflow engine supplied with a data dictionary and a set of rules...a graphical interface for establishing workflow processes, which can be used to accept and evaluate **loan applications**, manage **underwriting** and closing, and perform various other bank lending tasks, which parallel existing banking policies and...

#### Claim

... application using the checklist and associated workflow parameters, the evaluation process for detecting qualified credit **applications**; generating an instant **loan** offer from a **lender** for qualified credit applications.

12 The method according to claim 11, wherein evaluating the...

...instant offers; and transmitting the decision for each of the instant offers to the associated **lender**.

17 A method for programmatically generating instant loan offers to qualified applicants, the method comprising: receiving a digital **loan application** from a web page interface, the digital loan application containing demographic information about a consumer and a selected **loan type**-, retrieving all **loan process** checklists associated with the selected **loan type** from a database, each **loan process** checklist being associated with a **lender** and being specific to a loan offering within the selected **loan type**, each **loan process** checklist containing decision parameters;

evaluating the digital loan application against each loan process checklist;  
generating an instant digital loan offer for each loan offering for which the digital **loan application** qualifies, each instant digital **loan** offer generated by a workflow engine on behalf of the associated **lender** .; and  
transmitting the instant digital loan offer to the consumer for each **loan** offering for which the digital **loan application** qualifies.

18 The method of claim 17, further comprising:  
displaying transmitted instant digital loan offers...

11/3,K/24 (Item 20 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00890256

**METHOD AND APPARATUS FOR PRODUCING REDUCED RISK LOANS**

**PROCEDE ET DISPOSITIF PERMETTANT L'ETABLISSEMENT DE PRETS A RISQUES REDUITS**

Patent Applicant/Inventor:

FLYNN Michael L, 306 Steward Road - 48, Steward, IL 60553, US, US  
(Residence), US (Nationality)

Legal Representative:

ROCKMAN Howard B (agent), Suite 410, 209 S. LaSalle Street, Chicago, IL 60604, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200223443 A1 20020321 (WO 0223443)

Application: WO 2001US28642 20010912 (PCT/WO US0128642)

Priority Application: US 2000658816 20000911

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10012

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... of a potential borrower is automatically determined. This method involves the transmission of an image ( **loan application** ) via facsimile transmission to a **lender** . Pre-determined data in the facsimile image is interpreted and if applicable, the borrower...to complete a construction project.

At step 200 (FIG. 2), the applicant submits a signed **loan application** to the **lender** 110 for determination of risk. The **loan application** is preferably completed on a computer programmed to process the applicant's data. The computer...4) from further disbursement, the data is recorded in historical data file 180, displayed for **online** viewing 300, reduced to writing for management's review 305 and sent to special handling for the **lender** 's 110 personal intervention into the matter

525.

FIG. 6 utilizes a formula comprising a...at step 810 and step 900 (FIG. 9). Otherwise, the matter goes back to the **lender** 815 for that **lender** to again make the decision to override the pending suspension of **loan** proceeds 800. This **process** continues until the **lender** decides either to perfect its security interest 810 or to resume monitoring after step 425...

11/3,K/25 (Item 21 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00887219 \*\*Image available\*\*

**SYSTEM AND METHOD OF MANAGING FINANCIAL TRANSACTIONS OVER AN ELECTRONIC NETWORK**

**SYSTEME ET PROCEDE DE GESTION DE TRANSACTIONS FINANCIERES DANS UN RESEAU ELECTRONIQUE**

Patent Applicant/Assignee:

CLOSINGGUARD COM INC, Suite 703, 80-02 Kew Gardens Road, Kew Gardens, NY 11415, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LEWIS Richard, 468 Riverside Drive, Apt. 53, New York, NY 10027, US, US (Residence), US (Nationality), (Designated only for: US)

MILLER Gary S, 59 Cedarhurst Avenue, Lawrence, NY 11559, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

WILDES Morey B (agent), Davidson& Kappel, LLC, 485 Seventh Avenue, 14th Floor, New York, NY 10018, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200221405 A1 20020314 (WO 0221405)

Application: WO 2001US28170 20010907 (PCT/WO US0128170)

Priority Application: US 2000657019 20000907

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 21850

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... and pay-off monies are forwarded electronically for immediate availability, so the attorneys or title **agents** cannot abscond with any money. hi addition, a seller, or borrower in the case of a **refinance** , cannot make multiple sales or **mortgages** of a single property, since only one on-line transaction space can be opened at...

...lag in time between closing and the receipt of a pay-off by the previous **lender** and cannot sell property that is not owned by him. Furthermore, the title company watch list is checked automatically **on - line** before the closing to ensure due diligence in protecting against fraud.

There are other advantages...

11/3,K/26 (Item 22 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00876871 \*\*Image available\*\*

**PROPERTY RATING AND RANKING SYSTEM AND METHOD**

**SYSTEME ET PROCEDE D'EVALUATION ET DE CLASSEMENT DE PROPRIETE**

Patent Applicant/Assignee:

CASE SHILLER WEISS INC, 1698 Massachusetts Avenue, Cambridge, MA 02138,  
US, US (Residence), US (Nationality), (For all designated states  
except: US)

Patent Applicant/Inventor:

WEISS Allan N, 84 Irving Street, Cambridge, MA 02138, US, US (Residence),  
US (Nationality), (Designated only for: US)

Legal Representative:

MELLO David M (agent), McDermott, Will & Emery, 28 State Street, Boston,  
MA 02109, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211038 A1 20020207 (WO 0211038)

Application: WO 2001US24131 20010801 (PCT/WO US0124131)

Priority Application: US 2000222517 20000802; US 2000222400 20000802; US  
2000222391 20000802; US 2000222515 20000802; US 2000222401 20000802; US  
2000222399 20000802; US 2000222452 20000802; US 2000222514 20000802; US  
2000222453 20000802; US 2000222397 20000802; US 2000222493 20000802; US  
2000222516 20000802; US 2000222513 20000802; US 2000231928 20000911

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 30510

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... context of the RC system, the financial account server 142 includes a  
typia,  
2 6

**mortgage** account manager module (or **application** ) 320 that administers  
underlying **mortgage** (s) stored in DB 141. In the illustrative  
embodiment, the account management **server** 142 is that of a first  
**lender** seeking to provide a first mortgage to a client seeking to  
purchase apiece of real...service provider may independently assess PMI  
is removal opportunities for a client regardless of which **lender** holds  
the client's underlying first **mortgage** .

The PMI removal **application** 600, hosted on **server** 152, includes a  
system manager 610 that manages interfaces, directs the basic tasking,  
and otherwise...

11/3,K/27 (Item 23 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00874769 \*\*Image available\*\*

**SYSTEM AND METHOD FOR ORIGINATING LOANS**

**SYSTEME ET PROCEDE PERMETTANT DE CONSENTIR DES PRETS**

Patent Applicant/Assignee:

PRECEPT CORPORATION, Suite 350, 465 California Street, San Francisco, CA  
94104, US, US (Residence), US (Nationality)

Inventor(s):

WARD Perry S, 129 Deer Park, San Rafael, CA 94901, US,  
SCAVONE Frank R, 129 Retiro Way, San Francisco, CA 94104, US,  
HEIL Joseph B, 7 Lomas Cantadas, Orinda, CA 94563, US,

Legal Representative:

MORRIS Francis E (et al) (agent), Pennie & Edmonds LLP, 1155 Avenue of  
the Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200208855 A2-A3 20020131 (WO 0208855)

Application: WO 2001US22781 20010719 (PCT/WO US0122781)

Priority Application: US 2000219996 20000721; US 2000661271 20000913

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11408

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... an up-front fee to cover their underwriting expenses. As a result,  
both borrowers and **lenders** alike suffer from the redundant, high cost  
efforts.

Online services have been developed to streamline the **loan** origination  
**process** and reduce costs. Presently, online services generally replicate  
the conventional manner of brokering loans in...

...as an offline broker and may form a traditional broker package to refer  
to appropriate **lenders** and advise the borrower during closing. In  
another known service model, an intermediary collects information **online**  
from the borrower, sorts the information and provides the borrower with  
standard term sheets from **lenders** that have pre-specified a desire for  
loans that match the borrower's submission. Once...

...closing of a loan. Most online systems require the borrower - 2 to first  
scan potential **lenders** and their very generic pricing and terms, before  
deciding which **lender** the borrower wishes to send his **loan**  
**application** . Negotiations are then conducted between the borrower and  
**lender** electronically. A system is needed which will allow firmer  
commitments of pricing of loans for...



...method and system are taught for conducting an auction over a computer network in which **lenders** submit bids on previously approved **loan applications** .

It is desired that a service be provided to present a **lender** participating in an auction with more information regarding a loan request, so that the lender...

11/3,K/28 (Item 24 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00859797 \*\*Image available\*\*

**FOUNDATION FUNDS GENERATION SYSTEM AND METHOD**

**PROCEDE ET SYSTEME DE GENERATION DE FONDS POUR UNE FONDATION**

Patent Applicant/Assignee:

FINANCIAL RESOURCES NETWORK INC, 424 Washington Street, Woburn, MA  
01801-2112, US, US (Residence), US (Nationality)

Inventor(s):

HERMAN Rosalind, 27 Davis Street, Woburn, MA 01801, US,  
CAPLITZ Gregg, 120 Beacon Street, Chelsea, MA 02150, US,

Legal Representative:

MELLO David M (agent), McDermott, Will & Emery, 28 State Street, Boston,  
MA 02109, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200193484 A2-A3 20011206 (WO 0193484)

Application: WO 2001US18027 20010604 (PCT/WO US0118027)

Priority Application: US 2000208803 20000602; US 2000217037 20000710; US  
2001263288 20010122

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8748

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Claims

Claim

... its own system, wherein a (inverted exclamation mark)bundation system 502 may selectively access a **network** 520, such as the **Internet** , to accomplish its roles. A program manager system 504, insurer system 506, **lender** system 508, trustee system 510 and re-insurer system 512 may also be included. These...

...to a premiums account manager 588 of insurer system 506, wherein the premiums are held. **Lender** system 508 includes a loan account manager 562 configured to receive and/ or **process** **loan** payments (Le., principle, interest, and equity supplement payments) against the: loan. Such payments may be...

11/3,K/29 (Item 25 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00849469

**METHOD AND APPARATUS FOR PROCESSING ESCROW TRANSACTIONS**  
**PROCEDE ET APPAREIL POUR TRAITER LES TRANSACTIONS D'ENTIERCEMENT**

Patent Applicant/Inventor:

TRIOLA C Richard, 259 Lower Cliff Drive, Suite 611, Laguna Beach, CA  
92651, US, US (Residence), US (Nationality)

Legal Representative:

DELANEY Karoline A (agent), Knobbe, Martens, Olson and Bear, LLP, 620  
Newport Center Drive, 16th Floor, Newport Beach, CA 92660, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200182189 A1 20011101 (WO 0182189)

Application: WO 2001US13021 20010420 (PCT/WO US0113021)

Priority Application: US 2000198785 20000420

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE  
EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ  
VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5446

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... Implementing And Administering A

Mortgage Plan;

5,924,084, Negotiated Matching System;

5,930,776, **Lender** Direct Credit Evaluation And **Loan Processing**  
System;

5,940,811, Closed Loop Financial Transaction Method And Apparatus;

-4

,983,206, Computer...

...947, Interactive Mortgage And Loan Information And Real-Time  
Trading System;

6,012,047, Reverse **Mortgage Processing** System;

6,016,482, Enhanced Collateralized Funding Processor; and

6,029,149, **Lender** Direct Credit Evaluation And **Loan Processing**  
System.

Buyers are often Apre-qualified=- by a lending institution for a  
particular loan amount...may have a security key to access that section  
of the case file concerning a **mortgage application** and grant or  
denial status.

Each of the parties - the principals I 01 , realty **agent** (s) 102, and  
service providers/vendors 104 - has access to the escrow account file

residing...

11/3,K/30 (Item 26 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00838882 \*\*Image available\*\*

**METHOD AND APPARATUS FOR FACILITATING ONLINE PAYMENT TRANSACTIONS IN A  
NETWORK-BASED TRANSACTION FACILITY USING MULTIPLE PAYMENT INSTRUMENTS  
PROCEDE ET APPAREIL FACILITANT LES OPERATIONS DE REGLEMENT EN LIGNE DANS  
UNE INSTALLATION COMMERCIALE EN RESEAU AU MOYEN DE MULTIPLES OUTILS DE  
REGLEMENT**

Patent Applicant/Assignee:

EBAY INC, 2125 Hamilton Avenue, San Jose, CA 95125, US, US (Residence),

US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

MAY Jason, 1882 Crestmont Drive, San Jose, CA 95124, US, US (Residence),

US (Nationality), (Designated only for: US)

FLINT Ian, 1765 Drew Avenue, Mountain View, CA 94043, US, US (Residence),

US (Nationality), (Designated only for: US)

Legal Representative:

MALLIE Michael J (et al) (agent), Blakely, Sokoloff, Taylor & Zafman LLP,

12400 Wilshire Boulevard, 7th floor, Los Angeles, CA 90025, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200171452 A2-A3 20010927 (WO 0171452)

Application: WO 2001US8293 20010314 (PCT/WO US0108293)

Priority Application: US 2000190420 20000317; US 2000577434 20000522

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9498

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... payment instruments may also include loan financing

and lines of credit. In this embodiment, the **online** payment service 120 may cooperate with a **third party** processor (e.g., a financial institution) to **process loan** financing and to create or extend a line of credit for a participant. Other payment...

...other U.S. or international vehicles. In the cases of coupons and gift certificates, the **online** payment service 120 (in cooperation with a **third party** or internally) determines whether a coupon or a gift certificate is valid.

Next, processing logic...

11/3,K/31 (Item 27 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00836820

**METHOD AND APPARATUS FOR A MORTGAGE LOAN MANAGEMENT SYSTEM**

**PROCEDE ET APPAREIL DE GESTION DES PRETS HYPOTHECAIRES**

Patent Applicant/Assignee:

ONEPIPELINE COM, Old Mill Corporate Center, 6322 South 3000 East, Suite  
200, Salt Lake City, UT 84121, US, US (Residence), US (Nationality),  
(For all designated states except: US)

Patent Applicant/Inventor:

BROADBENT David F, 1733 Oak Springs Drive, Salt Lake City, UT 84108, US,  
US (Residence), US (Nationality), (Designated only for: US)  
COOK Redge L, 8875 Alta Canyon Drive, Sandy, UT 84093, US, US (Residence)  
, US (Nationality), (Designated only for: US)  
COLEMAN Paul B, 412 East Thornberry Drive, Draper, UT 84020, US, US  
(Residence), US (Nationality), (Designated only for: US)  
HARTEN William S, 888 West 2000 South, Woods Cross, UT 84087, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BASINSKI Erwin J (et al) (agent), Morrison & Foerster LLP, 425 Market  
Street, San Francisco, CA 94105, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200169491 A2 20010920 (WO 0169491)

Application: WO 2001US7536 20010309 (PCT/WO US0107536)

Priority Application: US 2000189635 20000314; US 2000645799 20000824

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21831

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... system and method for trading loans wherein a transaction server  
maintains a database of pending **loan applications** and their statuses,  
and wherein each party to the loan ( **broker** , **lender** ) can search and  
modify the database consistent with their role in the transaction.  
However this...Method for Automatically  
Matching a Best Available Loan to a Potential Borrower via Global  
Telecommunications **Network7** ' teaches a system for matching loan  
requests (and related credit data) to **lenders** (with related eligibility  
criteria) in order to facilitate I 0 such loans whether they be...

...S. Patents teach methods for real time loan approval (No. 5,870,721),  
methods for **Lender** direct credit evaluation and **loan processing**  
(Nos. 6,029,149; 5,930,776; and 5,611,052); and methods for keeping...or  
request the System to find the most advantageous interest rate available  
from the various **lender** options. The System and staff will select a  
**loan** product and submit the **application** to the appropriate **lender**  
for approval and distribute **on - line** results back to the Borrower and  
Loan Originator, together with a complete set of **underwriting**

conditions.

An exemplary sequence of events is as follows.

The Loan Originator consults with the...to Fig. 33, A loan originator, in any of several manifestations, may originate a mortgage loan request on behalf of a client, a 'borrower'. The 'Loan Application Gateway' provides for the Lender / Loan Originator to enter his data and borrower data 3401 and envisions at a minimum, three...provide a way for the loan originator and borrower to check the status of the loan process and for the 'loan process 1 5 workflow engine' to communicate to and from the other agents /workers who are doing some task required by the process, without having to worry about...

11/3,K/32 (Item 28 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00836819

**A METHOD AND APPARATUS FOR A MORTGAGE LOAN ORIGINATOR COMPLIANCE ENGINE  
PROCEDE ET APPAREIL POUR MOTEUR DE VERIFICATION DE CONFORMITE DE DEMANDE DE  
PRET HYPOTHECAIRE**

Patent Applicant/Assignee:

ONE PIPELINE COM, Old Mill Corporate Center, Suite 200, 6322 South 3000  
East, Salt Lake City, UT 84121, US, US (Residence), US (Nationality),  
(For all designated states except: US)

Patent Applicant/Inventor:

BROADBENT David F, 1733 Oak Springs Drive, Salt Lake City, UT 84108, US,  
US (Residence), US (Nationality), (Designated only for: US)  
COOK Redge L, 8875 Alta Canyon Drive, Sandy, UT 84093, US, US (Residence)  
, US (Nationality), (Designated only for: US)  
COLEMAN Paul B, 412 East Thornberry Drive, Draper, UT 84020, US, US  
(Residence), US (Nationality), (Designated only for: US)  
HARTEN William S, 888 West 2000 South, Woods Cross, UT 84087, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BASINSKI Erwin J (et al) (agent), Morrison & Foerster LLP, 425 Market  
Street, San Francisco, CA 94105, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200169489 A2 20010920 (WO 0169489)

Application: WO 2001US7524 20010309 (PCT/WO US0107524)

Priority Application: US 2000189635 20000314; US 2000645217 20000824

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21580

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... system and method for trading loans wherein a transaction server maintains a database of pending **loan applications** and their statuses, and wherein each party to the loan ( **broker** , **lender** ) can search and modify the database consistent with their role in the transaction. However this...Method for Automatically Matching a Best Available Loan to a Potential Borrower via Global Telecommunications **Network** " teaches a system for matching loan requests (and related credit data) to **lenders** (with related eligibility criteria) in order to facilitate such loans whether they be for automobile...

...Patents teach methods for real time loan approval (No. 5,870,721), methods for **Lender** direct credit evaluation and **loan processing** (Nos. 6,029,149; 5,930,776; and 5,611,052); and methods for keeping...or request the System to find the most advantageous interest rate available from the various **lender** options. The System and staff will select a **loan** product and submit the **application** to the appropriate **lender** for approval and distribute **on - line** results back to the Borrower and Loan Originator, together with a complete set of **underwriting** conditions.

An exemplary sequence of events is as follows.

The Loan Originator consults with the...manifestations, may originate a mortgage loan request on behalf of a client, a 'borrower'. The '**Loan Application Gateway**' provides for the **Lender / Loan** Originator to enter his data and borrower data 3401 and envisions at a minimum, three ...provide a way for the loan originator and borrower to check the status of the **loan process** and for the '**loan process** 15 workflow engine' to communicate to and from the other **agents** /workers who are doing some task required by the process, without having to worry about...

11/3,K/33 (Item 29 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00833796 \*\*Image available\*\*

**SYSTEM AND METHOD FOR FACILITATING ASSET-BASED FINANCING IN A PRIVATE SALE  
SYSTEME ET PROCEDE PERMETTANT DE FACILITER LE FINANCEMENT BASE SUR DES  
ACTIFS LORS D'UNE VENTE DE GRE A GRE**

Patent Applicant/Assignee:

MOBILE INTERNET TECHNOLOGIES LLC, 1100 Fifth Avenue South, Suite 301,  
Naples, FL 34102, US, US (Residence), US (Nationality)

Inventor(s):

FREELAND Bernard G, 92 Myrtle Road, Naples, FL 34108, US,

Legal Representative:

ROCHE David I (agent), Baker & McKenzie, 130 E. Randolph Drive, Chicago,  
IL 60601, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200167353 A1 20010913 (WO 0167353)

Application: WO 2001US7147 20010307 (PCT/WO US0107147)

Priority Application: US 2000187629 20000308

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 7468

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... the pictures, are all assigned a tracking number and are sent to one or more **lenders** for approval. Once approval for the **loan** is obtained the **process** of Figure 4 may begin.

A new customer who wishes to list a vehicle for...

**11/3,K/34 (Item 30 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00807440 \*\*Image available\*\*

**METHOD AND SYSTEM FOR PROCESSING A MORTGAGE APPLICATION**

**METHODE ET SYSTEME DE TRAITEMENT D'UNE DEMANDE D'HYPOTHEQUES**

Patent Applicant/Assignee:

HOMESTORE COM INC, 30700 Russell Ranch Road, Westlake Village, CA 91362,  
US, US (Residence), US (Nationality)

Inventor(s):

GAUER Gerry, 3864 Foxdale Court, Thousand Oaks, CA 91320, US,  
CORNELIUS Bruce J, 1108 Westcreek Lane, West Lake Village, CA 91362, US,  
RASHID Hassan K, 2710 Conejo Canyon Court, #33, Thousand Oaks, CA 91362,  
US,

Legal Representative:

GREEN Robert A (agent), Christie, Parker & Hale, LLP, P.O. Box 7068,  
Pasadena, CA 91109-7068, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200141019 A2 20010607 (WO 0141019)

Application: WO 2000US32725 20001201 (PCT/WO US0032725)

Priority Application: US 99454425 19991203

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GNGW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... Costa Mesa, California has a world-wideweb site on which a user can complete an **online loan application**. A **Loan** Officer will review your **application**. The **agent** will notify the applicant by phone or

e-mail of pre-approval.

Systems described in...

...to account for a 10% down payment.

The computer program is further adopted to **process** the **loan application** data, thereby creating a pre-approval status. In one embodiment, the **server** is electrically connected to an automated **underwriting** engine or program such as the DESKTOP LTNDERWRITER system by Fannie Mae or the LOAN...

...to be stored in a loan application database for semi-permanent or temporary storage. The **loan application** data record is forwarded to the automated **underwriter** program for processing.

Preferably, the **underwriting** program performs the **underwriting** function of the loan 35 processing with little or no human intervention. The result...process the loan application data, thereby creating a pre-approval status. In one embodiment, the **server** 100 is electrically connected to an automated **underwriting** engine or program 50 such as the 30 DESKTOP **UNDERWRITER** system by Fannie Mae or the LOAN PROSPECTOR system by Freddie Mac. The computer program 102 creates a **loan application** data record 120 to be stored in a **loan application** database 104 for semi-permanent or temporary storage. The **loan application** data record 120 is forwarded to the automated **underwriter** program 50 for processing.

A credit processing computer program 52 is stored and executing with, or in 315 communicative relationship with, the automated **underwriting** program 50. When the **loan application** data record is forwarded to the automated **underwriter** 50, the **loan application** data record may be immediately forwarded to the credit processing computer program 52 which pulls...web 300. The credit processing computer program 52 populates the acquired credit data in the **loan application** data record for **processing** with the **loan application** data stored therein. The **loan application** data record is then sent to the automated **underwriter** program 50 for **processing**.

After **processing** the **loan application** data record, the automated **underwriter** program 50 forwards a loan pre-approval status for the loan application data record to...

...application data record 120 with the 15 credit history data, step 526. Next, the **loan application** data record is sent to the automated **underwriter** program 50, step 527.

With reference to Fig. 2C, the automated **underwriter** program 50 continues processing of the loan application data record 120, step 528. Such processing...

Claim

... creating a pre-approval status; and  
forwarding the pre-approval status to at least one **lender**.

2 The method of claim 1, wherein the step of receiving comprises receiving the **loan application** data from a data entry screen. The method of claim 1, wherein the step of forwarding the **loan application** data to the automated **underwriting** engine comprises forwarding the **loan application** data to a remotely



located automated **underwriting** engine through a **network** .

4 The method of claim 1, wherein the step of forwarding the loan application data to the automated **underwriting** engine comprises forwarding the loan application data to a remotely located automated underwriting engine through...

**11/3,K/35 (Item 31 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00805486 \*\*Image available\*\*

**SYSTEM AND METHOD FOR INTEGRATING INCOME DEDUCTION PAYMENT TECHNIQUES WITH INTERNET E-COMMERCE AND ANCILLARY SYSTEMS**

**SYSTEME ET PROCEDE D'INTEGRATION DE TECHNIQUES DE PAIEMENT DE DEDUCTION D'IMPOTS AU COMMERCE ELECTRONIQUE SUR INTERNET ET SYSTEMES ANNEXES**

Patent Applicant/Inventor:

BILTIS Lorne C, 40510 Beltway Drive, #904, Addison, TX 75001, US, US  
(Residence), CA (Nationality)

Legal Representative:

CONLEY ROSE & TAYON P C (agent), P.O. Box 398, Austin, TX 78767, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139077 A2 20010531 (WO 0139077)

Application: WO 2000US32064 20001122 (PCT/WO US0032064)

Priority Application: US 99447512 19991123

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SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Fulltext Word Count: 23977

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... e-commerce server 102.

The client may access the Web page of the e-commerce **server** 102 directly or may access the site through the **Web** pages of Deduction **Server** 1 1 2 or some other **third party** . When the client **Web** browser accesses the **Web** page of the e-commerce **server** 102, the e-commerce **server** 102 provides various data and information to the client browser on the client system 106...

**11/3,K/36 (Item 32 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00797970 \*\*Image available\*\*

**INVESTMENT ADVICE SYSTEMS AND METHODS**

**SYSTEMES ET PROCEDES DE CONSEIL EN INVESTISSEMENTS**

Patent Applicant/Assignee:

UPSTREAM TECHNOLOGIES LLC, Suite 401, 745 Boylston Street, Boston, MA 02116, US, US (Residence), US (Nationality)

Inventor(s):

HOFFMAN Mark, 8 Wildwood Lane, P.O. Box 861, Norwell, MA 02061, US,  
MCRAE Donald A, 17180 Creighton Drive, Chagrin Falls, OH 44023, US,  
SAMUELSON Paul, 17 Winthrop Street, W. Newton, MA 02465, US,  
SCHULMAN Evan, 3 Exeter Street, Boston, MA 02116, US,  
WALKER James L, 16 Field Street, Maynard, MA 01754, US,

Legal Representative:

MIRABITO A Jason (agent), Mintz, Levin, Cohn, Ferris, Glovsky and Popeo PC, One Financial Center, Boston, MA 02111, US,

Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US29450 20001025 (PCT/WO US0029450)  
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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... advice, mutual funds charge a management fee and are managed without regard to tax consequences. **Brokers** or financial planners often know only a portion of products available and sometimes give inconsistent advice. Further, **online** financial services and products tend to be security specific and do not take into account...

...herein by reference in its entirety, estimates that approximately twenty million households will use automated **online** advice solution by 2005. Thus, mutual funds and **brokers** /planners require productivity tools to facilitate handling larger client bases and to provide better services... accordance with another aspect of the present invention, the investment advice service may include a **broker** connection aggregator hosted by a **server** computer and operably connected to the trade advisor component. The **broker** connection aggregator preferably has a **broker** interface for communicating with a plurality of **brokers** over the

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computer **network** . The **broker** interface allows a client to execute securities transactions with one of the plurality of **brokers** through the investment advice service. In accordance with a further aspect of the present invention a **broker** connection to a plurality of **brokers** over the computer **network** and allowing a client to execute securities transactions, through the **broker** connection, for securities portfolios identified by the database.

In accordance with another aspect of the...

11/3,K/37

(Item 33 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
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00794331      \*\*Image available\*\*

**A SYSTEM AND METHOD FACILITATING MORTGAGE BANKING AND RELATED REAL ESTATE SERVICES**

**SYSTEME ET PROCEDE D'OPERATIONS BANCAIRES HYPOTHECAIRES ET SERVICES IMMOBILIERS ASSOCIES**

Patent Applicant/Inventor:

KARKUKLY Mohammed, 2417 West McClean, Chicago, IL 60647, US, US

(Residence), SY (Nationality)

KARKUKLY Nahed, 2417 West McClean, Chicago, IL 60647, US, US (Residence), SY (Nationality)

Legal Representative:

STEWART David L (et al) (agent), McDermott, Will & Emery, 600 13th

Street, N.W., Washington, DC 20005-3096, US,

Patent and Priority Information (Country, Number, Date):

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Priority Application: US 99158143 19991008

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DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KR KZ LC LK

LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Fulltext Availability:

Detailed Description

Claims

English Abstract

A system and method for **applying** for a **mortgage** over a **network** . A **Realtor** (342) enters the buyer's (340) information into a computer and sends the information over the **network** to a mortgage service. The mortgage service obtains the buyer's (340) credit reports and...

...buyer's (340) mortgage application. The buyer (340) is informed of the decision over the **network** . Once the buyer (340) meets the conditions of the mortgage commitment (346), the mortgage service provides a final **underwriting** for the mortgage.

Detailed Description

... Typically, on-line mortgage processes are utilized by a buyer who deals directly with an **on - line** mortgage company through the company's website rather than going through a **Realtor** . Once at the website 170, the buyer chooses a mortgage program 172 from a limited...

...174, a loan officer or mortgage counselor 176 is brought in to assist in the **mortgage process** . The **mortgage** counselor 176 assists the buyer in the application process 178, pre-approval 180, processing 182, **underwriting** 184 and funding 186. Unfortunately, since the process is not completely electronic, the buyer and...documents back to the mortgage company through the mail. The loan officer completes the final

**underwriting** and provides the funding to the buyer. Generally, the **on - line mortgage companies** provide quicker service than the traditional **mortgage process**, however the **process** still takes about three weeks. A large part of the delay is due to the...

...buyers end up going elsewhere for their mortgages. Even if the buyer remains with the **on - line mortgage company**, the buyer still has to line-up a **title agent** and set-up the closing. Although the **on - line mortgage process** is quicker compared to the traditional, the **online mortgage process** encounters additional problems. Since on-line mortgage processes are directed toward potential buyers, the process involves very little human interaction.

Typically, when a buyer goes through the **on - line mortgage process**, the **Realtor** is not assisting the buyer in interacting with the **on - line mortgage service**. Without a **Realtor**, the buyer needs to become self educated in the **mortgage process** to determine the best **mortgage program** for him and her and are left with talking with a buyer care representative...loan amount that the buyer would qualify for which directly hurts the buyer and the **Realtor**.

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Therefore, traditional **mortgage processes**, whether **on - line** or not, still require a large amount of time as well as a large number...

...are overcome in accordance with one embodiment of the invention by providing an on-line **mortgage service** along with other related real estate services. Such a service allows a buyer to complete a **mortgage application** on-line with the on-line **mortgage service** providing a decision on a conditional **mortgage** within a short time, for example, within approximately two hours of receiving the application. In addition, by having the related real estate services on line as well, thus providing **one stop shopping** for the buyer. As a result, all of the necessary parties needed to complete the...

...to be completed in a short time, approximately within forty-eight hours of filing the **mortgage application**.

In accordance with one embodiment of the invention, the buyer's **mortgage application** is submitted **on - line** and is received directly by a senior **underwriter** who makes the mortgage decision. Such a setup reduces the process as well as reducing...in marketing since the target market is smaller than the general public. Furthermore, educating the **Realtors** provides the buyer with a knowledgeable person to assist them in the entire **mortgage process**.

The advantages of the present invention will become readily apparent to those skilled in the...accordance with one embodiment of the invention is illustrated. The first step is for the **Realtor** and buyer to meet so the **Realtor** can explain the benefits of using the on- line mortgage service to the buyer 362. This discussion includes comparing the **on - line mortgage service** with traditional mortgage purchasing procedures. For example, the **Realtor** would explain the traditional **mortgage process** in which the granting or denying the buyer's mortgage would take approximately 30-60...s documentation and starts the preliminary processing 380. At this point, the buyer provides the **Realtor** with documents that are needed for the **mortgage application**. The documents include W2 forms, pay stubs, bank accounts, etc. The **Realtor** reviews the documents and accesses the website for the **on - line mortgage**

service of the present invention using a computer. The **Realtor** assists the buyer in entering the buyer's information, verifying the accuracy of the information...

...documents and generates a preliminary list of missing documents for the buyer 386, 388. The **Realtor** registers the buyer as a user of the **on - line** mortgage service, thus allowing the buyer to track the status of his or her **mortgage application**. The **Realtor** sends copies of the documentation to the **on - line** mortgage service. The documentation can be sent via mail, hand delivered, etc.

At step 3, the **Realtor** obtains the buyer authorization for a credit check and goes over the necessary disclosures 390...to forward the mortgage application to a disparate system. The decision maker can approve the **mortgage application** on behalf of the **on - line** mortgage service so the **on - line** mortgage service acts as a mortgage **lender** 490a. The decision maker can send the **mortgage application** to a mortgage **lender** who has an automated **mortgage application** reviewing system 490c. Such an automated reviewing system returns a decision approving or denying the mortgage application within a very short time frame. In the preferred embodiment, the **on - line** mortgage service has pre-existing relationships with mortgage **lenders** such that the mortgage **lender** will be responsible for all of the mortgages that the **on - line** mortgage service provides them 490b. Thus the **on - line** mortgage service can approve a **mortgage application** and then sends the **application** to the mortgage **lender** 492a.

In addition, the mortgage **lender** can be authorized to override or modify a mortgage **lender** 's decision 492b. Since the decision maker is a senior underwriter and familiar with the mortgage **lender** 's mortgage approval guidelines, mortgage **lenders** are willing to enter such relationships.

Once the decision maker reviews the **mortgage application**, the decision maker approves or denies the mortgage application on-line, the buyer is informed...is provided to the necessary parties. For example, the fee sheet is sent to the **lender**.

The **on - line** mortgage service includes a tracking system as known in the art for updating the status...

...updated. For example, a status parameter is used to indicate the status of buyer's **mortgage application**. The buyer or **Realtor** can track the status of the buyer's **mortgage application on - line**.

Referring to Figure 12, a block diagram of the personnel needed to complete an exemplary...

#### Claim

... and forwarding the converted information and at least one credit report to the selected mortgage **lender** over the network for automatic **processing**, wherein the selected mortgage **lender** either denies the **mortgage application** or grants a **mortgage** commitment. I 1. The method of claim IO, further comprising receiving a decision from the selected mortgage **lender** over the **network** and informing the buyer of the decision over the **network**.

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. The method of claim of claim 1 1, further comprising generating and forwarding documents...connected to the network and configured for

prompting a buyer for information for completing a **mortgage application** and forwarding the information over the **network** to a mortgage **lender** ;  
a second computer associated with a mortgage **lender** , the second computer connected to the **network** and configured for receiving the information from the first computer, storing the information and forwarding...and forwards the converted information and at least one credit report to the selected mortgage **lender** over the network for automatic **processing** , wherein the selected **mortgage lender** either denies the **mortgage application** or grants a **mortgage** commitment.  
26 The system of claim 25, wherein the decision maker receives a decision from the selected mortgage **lender** over the network and sends the decision to the buyer over the network.

27 The...and forwarding the converted information and at least one credit report to the selected mortgage **lender** over the network for automatic **processing** , wherein the selected **mortgage lender** either denies the **mortgage application** or grants a **mortgage** commitment.

43 The computer-readable medium according to claim 42, further comprising instructions for receiving...

11/3,K/38 (Item 34 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00786000

**COMPUTER-IMPLEMENTED DYNAMIC FINANCIAL MENTOR  
SYSTEME DE CONSEIL FINANCIER DYNAMIQUE INFORMATIQUE**

Patent Applicant/Assignee:

GETAPPROVED COM LLC, Suite 1200, 6400 S. Fiddler's Green Circle,  
Englewood, CO 80111, US, US (Residence), US (Nationality)

Inventor(s):

CHOTIN Steven B, 4702 S. Elizabeth Court, Englewood, CO 80110, US,  
LACASCIA Leo J Jr, 9147 Buck Hill Drive, Highlands Ranch, CO 80126, US,

Legal Representative:

BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,  
Minneapolis, MN 55402-0903, US,

Patent and Priority Information (Country, Number, Date):

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Priority Application: US 99153078 19990910; US 2000657422 20000908

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BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK  
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK  
LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK  
SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
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Fulltext Availability:

Detailed Description

Detailed Description

... pre-approved local loan broker through the PFM 1 00. The local 1 5 loan **broker** may personally obtain all of the information needed to process a user's **application** (s). For example, the local **loan broker** may obtain a **loan application** data file from the knowledge base 162 and additional data elements may be obtained from...

...s data processing systems. The user interface devices are customized for that particular local loan **broker** and the **broker** may be provided with updates through the **network** connection 150 regarding various products and services. The updates are preferably displayed by an alert...

11/3,K/39 (Item 35 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00767685 \*\*Image available\*\*

**METHOD AND APPARATUS FOR STANDARDIZING TRANSACTION SYSTEMS**

**PROCEDE ET APPAREILS PERMETTANT DE NORMALISER DES SYSTEMES DE TRANSACTION**

Patent Applicant/Assignee:

THE TOMORROW FACTORY INC, Suite B, 713 Linden Avenue, South San Francisco, CA 94083, US, US (Residence), US (Nationality)

Inventor(s):

EXNER Kenneth William, 115 Carnelian Road, South San Francisco, CA 94080, US,

EUDALEY Scott L, 5611 Buena Vista Avenue, Oakland, CA 94618, US,

GREINER Dylan Edward, 9904 Mountain Oak Court, Oakdale, CA 95361, US,

Legal Representative:

BERLINER Brian M (et al) (agent), O'Melveny & Myers LLP, 400 South Hope Street, Los Angeles, CA 90071-2899, US,

Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US17837 20000627 (PCT/WO US0017837)

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Fulltext Availability:

Detailed Description

Detailed Description

... following parameters and references 413b: a

description of the advertiser, a description of the advertising **broker** responsible for placing the banner advertisement in the **web** site, a description of the party responsible for the **web** site which hosts the banner advertisement, a description of the item being advertised, including pricing...

11/3,K/40 (Item 36 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00762424 \*\*Image available\*\*

METHOD AND BUSINESS MODEL FOR MATCHING MORTGAGE LENDERS AND BORROWERS  
PROCEDE ET MODELE DE FONCTIONNEMENT POUR LA MISE EN CORRESPONDANCE DE  
PRETEURS ET D'EMPRUNTEURS HYPOTHECAIRES

Patent Applicant/Assignee:

LOAN TRADER COM, 300 Commerce Way, Ste. 200, Irvine, CA 92602, US, US  
(Residence), US (Nationality)

Inventor(s):

TRAN Donald, 27780 Homestead Road, Laguna Niguel, CA 92677, US,  
LE John Nhat, 10745 Taulbee Court, Tustin, CA 92782, US,  
PALMER Robert Leroy, 59 Eagle Run, Irvine, CA 92614, US,

Legal Representative:

GLENN Michael A (et al) (agent), Glenn Patent Group, 3475 Edison Way,  
Suite L, Menlo Park, CA 94025, US,

Patent and Priority Information (Country, Number, Date):

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Application: WO 2000US15329 20000531 (PCT/WO US0015329)

Priority Application: US 99326972 19990607

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FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA

UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

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Fulltext Availability:

Detailed Description

Claims

Detailed Description

... is a functional block diagram of an Internet system embodiment of the present invention for **mortgage broker** and **lenders** to **process loan** requests for borrowers; and Fig. 2 is a flow chart diagram of a **loan** -matching **process** embodiment of the present invention that may be implemented with the system of Fig. 1...pending", "decline", "accepted", etc. In fact, the process 200 can be described as a queueoriented **loan** matching system. The **process** 200 begins with a data input step 202 in which a **mortgage broker** enters an **application** 's information 204 from a prospective borrower into a new application page 206 displayed on the **broker** 's computer monitor while running an **Internet** browser and after logging onto the "loantrader.com" website.

The **broker** completes a loan request profile, e.g., a "new application", using an electronic form provided...the acceptance and moves the loan request from the "pending" to the "accepted" queue. The **broker** is notified of such lending officer's contact information. The **lender** then **processes** the **loan** using traditional methods. The **broker** next can select title, escrow, and appraisal steps, each with EDI transmission fees.

1 0...

Claim

... M Provider comp,  
q Service



Provider  
409  
C Originator Z  
r  
M  
Internet 121  
display & Lender D  
keyboard Service  
Provider nerne modem compi  
S rvic H  
130 Provider  
138 136 1-134 rlh  
Jdatabase co e application " loantrader .com" Lender E  
serv server  
lender info ne admin IC -OM p I  
orig. into enrollment Provider  
b i I I...

11/3,K/41 (Item 37 from file: 349)  
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00752886

**MORTGAGE AUCTION PROCESS MODEL**  
**MODELE D'UN PROCESSUS D'ENCHERES HYPOTHECAIRES**

**Patent Applicant/Assignee:**

REALESTATE COM INC, Atlanta Financial Center, Suite 150, 3333 Peachtree  
Road, N.E., Atlanta, GA 30326, US, US (Residence), US (Nationality),  
(For all designated states except: US)

**Patent Applicant/Inventor:**

KOLESZAR William, 2661 Fox Hills Drive, Decatur, GA 30033, US, US  
(Residence), US (Nationality), (Designated only for: US)  
BEALE Elsa, 1111 Dunbarton Trace, Atlanta, GA 30319, US, US (Residence),  
US (Nationality), (Designated only for: US)  
DANIELS Alan, Suite 400, 3333 Peachtree, Atlanta, GA 30326, US, US  
(Residence), US (Nationality), (Designated only for: US)  
LACOUR Jamal, 735 Woodshire Trail, Atlanta, GA 30031, US, US (Residence),  
US (Nationality), (Designated only for: US)

**Legal Representative:**

MEHRMANN Michael J (agent), Morris, Manning & Martin, LLP, 1600 Atlanta  
Financial Center, 3343 Peachtree Road NE, P.O. Box 550768, Atlanta, GA  
30355, US,

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Application: WO 2000US11897 20000428 (PCT/WO US0011897)  
Priority Application: US 99131360 19990428

**Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK**

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20897

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description  
Claims

Detailed Description

... close the borrower's loan. The borrower will receive the best offer available because each **lender** must provide a more attractive bid than the previous **lender**'s bid. Through the **mortgage auction process**, the borrower will have instant  
2  
access to numerous lending institutions that the borrower may and a property profile. **Lenders** electronically bid on the application during the bidding interval.

More specifically described, the **Mortgage Auction Process** is an multi-tiered, **on - line** marketplace where consumer mortgage applications are bid upon in an auction format by competing lending... together. The other site pages 109 may include information relating to appraisal matching services, an **Internet** leads program for real estate **agents**, as well as a  
ide **network** for title insurance corn  
nationw parties, for example.

FIG. 1B illustrates a website entry screen...

...Internet server 105 as illustrated in FIG. 1A. Within the  
7

Internet server 105, the **mortgage auction process** routine 108 controls this operation of the mortgage auction pages 107.

Similarly, a set of auction **lenders** 120 may per-use mortgage auction on pages 107 via the Internet 115. Specifically, the...

...geographical location, loan type, and loan term.

After completing this consumer criteria form, the auction **lenders** 120 transmit it via the Internet 115 to the Internet server 105 as indicated in FIG. 1A. The **mortgage auction process** io routine 108 supervises receipt of this infort-nation.

When the Internet server 105 receives...

...115 that includes pertinent financial information without identifying the borrower. Under the direction of the **mortgage auction process** routine 108, the **Internet server** 105 transmits a set of borrower profiles that satisfy the **lenders**' criteria to respective **lenders**. These profiles may indicate mortgage and property information on the borrower, as well as occupation...

...the fees and interest rate they will offer this borrower based on this profile. These **lenders** submit their bids to the **Internet server** 105 via the **Internet** 115 as indicated in FIG. 1A.

After receiving the bids from the participating auction **lenders** 120 during a first auction, the **mortgage auction process** routine 108 designates a winning **lender** from the group of auction **lenders** 120 for each of the borrowers 110 that received bids. The **Internet server** 105 through the **mortgage auction process** routine 108 notifies the borrowers 110 that received winning bids of the status of their auction application. The **Internet server** 105 may also notify the winning **lender** of the individual borrower application he won by transmitting the

borrower's file, as shown...

...may be used. If the some of the borrowers 110 do not receive bids from **lenders** 120, the **mortgage** auction **process** may also notify them.

In addition the first auction, the **mortgage** auction **process** routine 108 may conduct a secondary auction for the borrower 130 who either received no...

...the first auction. Like the borrowers 110, the borrowers 130 submit auction applications to the **Internet** **server** 105 over the **Internet** 115 using the computers 132. The **lenders** 140 submit borrower criteria forms to the **Internet** **server** 105 over the **Internet** using the computers 142.

The mortgage auction process routine 108 transmits borrower profiles to the **lenders** 140 for the borrowers 130 that satisfy the specified borrower criteria. The lenders 140 bid...

...the winning bid.

If some of the borrowers 130 did not receive any bids from **lenders** 120, they comprise the group of borrowers 150. The **mortgage** auction **process** routine 108 negotiates with one or more **lenders** 160 regarding the files of the borrowers 150. The **mortgage** auction **process** routine 108 may designate the **lender** that agrees to purchase a collection of these borrowers' files as the winner. Because the negotiation with **lenders** 160 may be manual, the **lender** may be connected to the **Internet** 115. The auction process routine 108 may notify borrowers 150 that receive a bid via...FIG. 2A.

FIG. 1 IA is a logic diagram for a routine 208 that prepares **lenders** for a primary auction. Routine 208 begins following routine 206 shown on FIG. 2A. In step 1102, the **mortgage** auction **process** routine 108 presents a general lender **web** page that facilitates **lender** browsing some mortgage auction pages 107. FIG. 1 IB is a display screen 1150 for the **lender** **web** page presented in step 1102. This step is followed by step 1104, in which the **mortgage** auction **process** routine 108 prompts the **lender** to designate if he or she is a first time user. If the **lender** is not a first time user, the "NO" branch is followed and the **mortgage** auction **process** routine 108 prompts the **lender** for identifying information, such as an electronic mail address and a corresponding password, in step displays an individual **lender** 's account activity. Routine 1108 begins following step 1106 shown on FIG. 1 IA. In step 1201, the **mortgage** auction **process** routine 108 presents an individual **lender** 's **home** **page** with multiple tabs that provide infon-nation regarding the **lender** 's general status. These tabs may provide information regarding account infon-nation, mortgage auctions, appraisal...

...1201. FIG. 12B illustrates a display screen 1295 for the account information portion of the **lender** **home** **page** . It clearly displays company information, an electronic mail address and telephone number.

In step 1202...

...prompts the lender to decide whether he wants to proceed to mortgage auction. If the **lender** indicates his desire by selecting the mortgage auction tab, the mortgage auction process routine 108 presents an auction status **web** page in step 1203 that summarizes the **lender** 's position. This page may list the number of auction applications the **lender** may

**lenders** include:

MortgageAuction-AJlowsyoutoeasay@  
reach borrowers across, the country who meet your lending criteria.  
Appraisal&ClosingService...

...Finance Today

Mortgage Banking Magazine  
Mortgage Technology Magazine  
National Mortgage News Magazine  
Trade Show

0 **Internet**

0 Real Estate **Agent**

0 Ct"faj.,4msaiesperson

C3 Television

f:I Other

Denotes required Sold.

/ 57

Property Analysis...j Privacy Contact Us

Home I MyHomePlanner My Activity Info

Bidding Bulk Bidding

My Activity **Mortgage Applications**

Auction Bulk Bidding Amounts

What is Bulk Bidding?

Interest Rate:

LegalFee: \$1= Processing Fee: \$ = **Underwriting** Fee: \$

Document Preparation Fee: \$= Appraisal Fee: \$= Origination Fee: =0/0

Discount Points: =%

Query Guidelines

L11...

**11/3,K/42 (Item 38 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00748797 **\*\*Image available\*\***

**COMPARATIVE QUOTING SYSTEM**

**SYSTEME DE COTATION COMPARATIVE**

Patent Applicant/Assignee:

CONSUMER FINANCIAL NETWORK, Suite 100, 4450 River Green Parkway, Duluth,  
GA 30096, US, US (Residence), US (Nationality)

Inventor(s):

YOUNG John M, 4000 Post Gate Drive, Cumming, GA 30040, US  
GILLESPIE Teresa J, 5720 Ashwood Trace, Alpharetta, GA 30202, US  
EDWARDS Steve L, 4096 North Arnold Mill Road, Woodstock, GA 30188, US  
DAVIS Richard E, 3262 Bluff Road, Marietta, GA 30062, US  
CHLAN Michael M, 10565 Kingsmark Trail, Alpharetta, GA 30022, US  
BEAM Charles A, 4684 Avocet Drive, Norcross, GA 30092, US

Legal Representative:

KUESTER Jeffrey R, Thomas, Kayden, Horstemeyer & Risley, L.L.P., Suite  
1500, 100 Galleria Parkway, N.W., Atlanta, GA 30339, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200062219 A1 20001019 (WO 0062219)

Application: WO 99US8129 19990413 (PCT/WO US9908129)

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 13056

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Claims

Claim

... LOAN YES  
N PRODUCTSFROM  
WHICH TO SELECT NO  
556  
PLEASE  
CONTACTTHE  
FlGm 14 CALL CENTER  
" **APPLY** FOR A **LOAN** "  
r574

**APPLICATION** COMPLETED FOR THE SELECTED **LENDER**  
INCLUDING CO-APP INFORMATION. ADDITIONAL INFORMATION  
COLLECTED IS INCOME, DEBT, EMPLOYMENT INFORMATION  
r576  
DISPLAY APPLICATION...

**11/3,K/43** (Item 39 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00748788 \*\*Image available\*\*

**APPLICATION APPARATUS AND METHOD**  
**APPAREIL DE CANDIDATURE ET PROCEDE**

Patent Applicant/Assignee:

MINERVA HOLDINGS NV, Plaza Jojo Correa 1-5, Willemstadt, Curacao, AN, NL  
(Residence), NL (Nationality), (For all designated states except: AU)  
MORTON Andrew John, 63 Derby Street, Northcote, Victoria 3070, AU, AU  
(Residence), AU (Nationality), (Designated only for: AU)

Inventor(s):

MA Sherman Ching, 1116-C Cleghorn Drive, Diamond Bar, CA 91765, US

Legal Representative:

GRIFFITH HACK, Level 3, 509 St Kilda Road, Melbourne, Victoria 3004, AU

Patent and Priority Information (Country, Number, Date):

Patent: WO 200062209 A1 20001019 (WO 0062209)

Application: WO 2000AU278 20000403 (PCT/WO AU0000278)

Priority Application: AU 999625 19990407

Designated States: AE AG AL AM AU AZ BA BB BG BR BY CA CN CR CU CZ DM DZ EE  
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LV MA MD  
MG MK MN MW MX NO NZ PL RO RU SD SG SI SK SL TJ TM TR TT TZ UA UG UZ VN  
YU ZA ZW

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 15111

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... internet). The application process then proceeds along traditional lines; after some preliminary consideration by the **lender** of the electronic **application** form, the **loan** applicant is contacted and the **process** proceeds as described above,  
US Patent No, 5,870,721 (Affinity Technology Group, Inc.) discloses...

...however, is restricted to simple loan applications suitable for determination on the basis of an **underwriting** score, and (in common with other attempts at such automation) pertains to cases where the **loan application** is for consideration by a single **lender**.

The addition of, for example, multiple **lenders** would make this system impractical owing to the potentially enormous set of loan selection criteria...

11/3,K/44 (Item 40 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00739250 \*\*Image available\*\*

**METHOD FOR QUALIFYING A USER FOR FINANCIAL PRODUCTS FROM MULTIPLE FINANCIAL PRODUCT PROVIDERS**

**PROCEDE QUALIFIANT UN UTILISATEUR POUR DES PRODUITS FINANCIERS DE PLUSIEURS PRESTATAIRES DE PRODUITS FINANCIERS**

Patent Applicant/Assignee:

CREDITLAND INC, 321 11th Street, San Francisco, CA 94103, US, US  
(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

JOHANSSON Henrik, Apt. 306, 2370 Chestnut St., San Francisco, CA 94123,  
US, US (Residence), SE (Nationality), (Designated only for: US)  
BROWNING Ronald Rockwell, Apt. 703, 2030 Vallejo, San Francisco, CA 94123  
, US, US (Residence), US (Nationality), (Designated only for: US)  
WILBERT Anthony, 321 11th Street, San Francisco, CA 94103, US, US  
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BAZERMAN Steven H (agent), Bazerman & Drangel, P.C., The Lincoln  
Building, #1158, 60E 42nd Street, New York, NY 10165, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200052616 A2 20000908 (WO 0052616)  
Application: WO 2000US4823 20000225 (PCT/WO US0004823)  
Priority Application: US 99261772 19990303

Parent Application/Grant:

Related by Continuation to: US 99261772 19990303 (CON)

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3717

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... application form. Multiple provider server 200 obtains the credit history for the user and the **underwriting** criteria for the home loan , and **processes** her **application** immediately. A short while later the user receives approval for the home loan she selected...

...three debt consolidation options.

(1) a credit card with a low interest rate; (2) a **home equity loan** ; and (-3 )) a home **refinance loan** with cash out. Multiple provider **server** 200 takes the application information and credit history information and applies the **underwriting** criteria for

8

various financial products in real time. Multiple provider **server** 200 is thus able to 'de the user with the three debt consolidation options as ...

11/3,K/45 (Item 41 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00576363 \*\*Image available\*\*

**SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR ONLINE FINANCIAL PRODUCTS TRADING**

**SYSTEME, PROCEDE DE PROGICIEL D'ECHANGE EN LIGNE DE PRODUITS FINANCIERS**

Patent Applicant/Assignee:

ULTRAPRISE CORPORATION,

Inventor(s):

LEVINE David A,  
LEVINE Monica Larson,  
MINTON Gabriel D,  
POLETTI Jonathan,  
SONDREGGER Dean,  
HEFFNER Reid R,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200039736 A2 20000706 (WO 0039736)

Application: WO 99US31107 19991230 (PCT/WO US9931107)

Priority Application: US 98114578 19981231; US 99270837 19990318

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ

BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT

SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 25633

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... would call into the subsystem 240 via the public service telephone network (PSTN) 248 to **apply** for a **loan** . A customer service **agent** ,

working for the loan originating entity would gather the information using a GUI on the...

...relevant art(s) that a loan origination entity will employ a plurality of customer service **agents** within a call center, thus necessitating a plurality of workstations 243. The workstation 243 is connected to a loan origination **server** 242. Server 242 provides the back-end processing of the loan origination subsystem 240. The...of the invention is shown. In a step 604 of flow chart 600, a loan **agent** at the loan originator obtains loan **application** data from a potential borrower. This data can be obtained by the loan **agent** via system 200. For example, if the potential borrower applies for the loan **on - line** , at the system **web** site, system 200 will then notify the loan originator of the loan **application** and may download the loan **application** data to loan origination subsystem 240 for **processing** . Alternatively, the loan **application** data may be obtained by the loan **agent** via a call center, in which the applicant calls into the call center and provides his information to the loan **agent** over the telephone. In this case, the loan **agent** may enter the loan **application** data via loan 1 5 origination interface 243 for subsequent uploading to system 200.

Before the loan information...

Claim

... DTM

I 520

Marketing Company

Retrieves Response

Data

I

Me 5

/32

LOAN ORIGINATION 600

Loan Agent \*`@604

Obtains Loan

Application Data

T

Loan Agent Requests "608

a Credit Report

Loan Agent Consults

with System 200 to "612

Review Market'Data

20

1 6

No Archiv

re-Approved Applicati

28

Loan Originator

Process Applicaton 24

( processing &

underwriting ) Notify A

632

na prova

Yes

Loan Closing 636

Loan Funditig 640

Archive loan application

data 644

648

CE Y FIG 6



/32 .

TM I It Mr.-I-M-1...

11/3,K/46 (Item 42 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00565072 \*\*Image available\*\*

**LENDER AND INSURER TRANSACTION PROCESSING SYSTEM AND METHOD**

**SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS POUR PRETEURS ET ASSUREURS**

Patent Applicant/Assignee:

REGAN John F,

Inventor(s):

REGAN John F,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200028445 A2 20000518 (WO 0028445)

Application: WO 99CA1019 19991103 (PCT/WO CA9901019)

Priority Application: US 98188127 19981109

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA

UG US UZ VN YU ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 7995

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... customer and/or a property unit at the time the lender, insurer, customer or dealer/ **broker** on behalf of a customer applies for a loan, financing, or

insurance on a property unit. For example, the **loan application process**

can be performed at a **lender** computer 41 located at a **lender** or insurer

location (e.g., an automobile dealership or a lending institution office),

thereby providing direct access of customer information into repository 100 via communication **network** 20 and Module 110. **Lender** computer 41

Accordingly, a dealer, **broker**, **lender**, insurer, individual, or

SUBSTITUTE SHEET (RULE26)

entity can use the Profile Module 110 to provide...

11/3,K/47 (Item 43 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00557638

**SYSTEM AND METHOD FOR PROCESSING LOANS**

**SYSTEME ET PROCEDE DE TRAITEMENT DE DONNEES DE PRET**

Patent Applicant/Assignee:

INDYMAC INC,

Inventor(s):

NISHITH Sharad,

GARG Gulshan,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200021011 A2 20000413 (WO 0021011)  
Application: WO 99US23223 19991004 (PCT/WO US9923223)  
Priority Application: US 98165352 19981002  
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM  
EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS  
LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT TZ UA UG UZ VN YU ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ  
MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ  
CF CG CI CM GA GN GW ML MR NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 5407  
Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

#### Detailed Description

... to a remote server for processing. The remote server then pulls a credit report electronically, **processes** the **loan** data, and sends a decision back to the **broker**, thereby eliminating the need for rate sheets. This decision includes a quick approval, a loan...

...electronically, prior to sending a physical file. By using this improved loan processing system, a **lender** can allocate staff resources accordingly.

Finally, the improved **loan processing** system can significantly reduce document preparation time by allowing **brokers** to prepare loan documents and deliver them to an escrow company via the **Internet**. This ...the output of one server to be fed into one or more subsequent servers. These **servers** include a dispatcher **server** 145, a preprocessor **server** 150, a credit **server** 155, a risk grade **server** 160, an **underwriting server** functions described in detail below.

Pre-processor server 150 prepares the **loan** data for **processing** and computes a **loanto** -value (LTV) ratio and a total loan-to-value (TLTV) ratio. This server includes a...

11/3,K/48 (Item 44 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00482073 \*\*Image available\*\*

#### INTERACTIVE MORTGAGE AND LOAN INFORMATION AND REAL-TIME TRADING SYSTEM SYSTEME INTERACTIF ASSURANT L'INFORMATION SUR LES PRETS HYPOTHECAIRES ET LES PRETS, ET LES TRANSACTIONS EN TEMPS REEL

Patent Applicant/Assignee:

IMX INC,

Inventor(s):

FRASER Stephen K,

ADIGA Sadashiv,

PAYANKANNUR Suresh,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9913425 A1 19990318

Application: WO 98US18934 19980911 (PCT/WO US9818934)

Priority Application: US 97928559 19970912

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Publication Language: English

Fulltext Word Count: 9026

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Claims

English Abstract

The invention provides a method and system for trading loans in real time by making **loan applications**, such as home **mortgage loan applications**, and placing them up for bid by a plurality of potential **lenders**. A transaction **server** maintains a database of pending **loan applications** and their statuses; each party to the loan can search and modify that database consistent...

...the transaction, by request to the server from a client device identified with their role. **Brokers** at a **broker** station can add **loan applications**, can review the status of **loan applications** entered by that **broker**, are notified of **lender**'s bids on their loans, and can accept bids by **lenders**. **Lenders** at a lender station can search the database for particular desired types of loans, can sort selected loans by particular desired criteria, can bid on **loan applications**, and are notified when their bids are accepted. **Broker** stations, **lender** stations and the transaction **server** can be coupled using multiple access methods, including **Internet**, **Intranet**, or dial-up or leased communication lines.

Detailed Description

... competitors

3

Accordingly, it would be advantageous to provide a method and system for automating **loan applications**, such as home **mortgage loan applications**, placing them up for bid by a plurality of potential **lenders**, and following those loans using a technique for managing such **loan applications** and bids. This advantage is achieved in an embodiment of the invention in which a...The invention provides a method and system for trading loans in real time by making **loan applications**, such as home **mortgage loan applications**, and placing them up for bid by a plurality of potential **lenders**. A transaction **server** maintains a database of pending **loan applications** and their statuses; each party to the loan can search and modify that database consistent... the server from a client device identified with their role

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In a preferred embodiment, **brokers** at a **broker** station can add **loan applications**, can review the status of **loan applications** entered by that **broker**, are notified of **lender**'s bids on their loans, and can accept bids by **lenders**. **Lenders** at a

4

lender station can search the database for particular desired types of loans, can sort selected loans by particular desired criteria, can bid on **loan applications**, and are notified when their bids are accepted. **Broker** stations, **lender** stations, and the transaction- server can be coupled using multiple access methods, including **internet**, **intranet**, or dial-up or leased communication lines

6

The transaction server marks prospective loans in...17

In a preferred embodiment, the transaction server provides for detecting

1.9 substantially identical **loan applications** originated by the same **broker** , so as to prevent double applications for the same borrower, and also provides **brokers** and **lenders** each the capability for designating counterparties with whom they wish not' to conduct business. The transaction **server** is also supported by administration client/server devices for maintaining consistency and integrity of the...reports of late mortgage payments)

4

The transaction server 110 computes some information for each **loan application** which might be of interest to **lenders** and enters that information in the trading system database 111 when the loan profile itself...services include:

13

o credit agencies and credit information provided by them

15

o desktop **underwriting** systems

17

o MIDEEX

19

o **loan processing** systems

21

o real estate appraisal systems

23

o mortgage insurance agencies and mortgage scores...or logical chain of process execution. Each module can be executed as a separate logical **server** or using a separate physical device. However, for clients such as the **broker** stations 120, the **lender** stations 130, and the administrative stations 150, the transaction **server** 110 operates as a single logical **server** available using the **network** 140

13

In a preferred embodiment, the transaction server 110 includes the following program modules...processor operating under control of operating system and application software, and disposed to enter and **process loan** profiles, as described herein. In a preferred embodiment, one of the **broker** stations 120 can comprise a PC workstation such as an Intel Pentium processor operating under...those loan profiles into the system 100 for processing), to review the status of those **loan** profiles as they are **processed** by the system 100, to receive notification of bids on those loan profiles by **lenders** , to review bids by

15

**lenders** , to accept or decline bids by lenders, and to communicate with other users of the...network 140, such as a general purpose processor operating under control of operating system and **application** software, and disposed to **process loan** profiles, as described herein. In a preferred embodiment, one of the **lender** stations 130 can comprise a PC workstation such as an Intel Pentium processor operating under... information regarding performance of the system 100, including the following:

20

1

o number of **brokers** using the system 100

3

o number of **lenders** using the system 100

5

o number of **loan** profiles **processed** over a specified period of time

o number of loan profiles stored in the trading system database 111

9

In a preferred embodiment, similar to the **broker** station 120, the administration client 150 makes connections to the transaction **server**

110 using the **network** 140 on an as-needed basis, so as to send messages to the transaction **server** 110 without excessive use of the **network** 140

14

Similar to the **broker** station 120, the administration client 150 can also receive asynchronous communications from the transaction server... loan performance searchable by various criteria

4

In a preferred embodiment, the borrower and the **lender** are each charged a fee for the service provided by the transaction **server** . The fee is paid out of escrow funds by a selected escrow company when the...

#### Claim

... A method as in claim 1, wherein said database server provides for detecting substantially identical **loan applications** originated by the same **broker** , so as to prevent double applications for the same borrower for the same property.

4...in claim 19, wherein

said database includes a set of bids associated with each said **loan application** ; and

said transaction **server** responds to a new bid from one of a plurality of

potential **lenders** by entering said new bid with an associated **loan application** .

17

23. A system as in claim 19, including a **broker** station associated with at least one loan originator, wherein said broker station is capable of ...said database for particular desired types of loans, and is capable of submitting bids on **loan applications** to said transaction **server** .

9

27. A system as in claim 26, including a message notifying said **lender** when its bid is accepted.

12

28. A system as in claim 19, wherein said...system as in claim 19, wherein said transaction server is capable of detecting substantially identical **loan applications** originated by the same **broker** , whereby double applications for the same borrower for the same property are substantially prevented.

5...

11/3,K/49 (Item 45 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00467891 \*\*Image available\*\*

**SYSTEM AND METHOD FOR PROCESSING MULTIPLE FINANCIAL APPLICATIONS USING A THREE-TIER VALUE NETWORK**

**SYSTEME ET PROCEDE DE TRAITEMENT D'APPLICATIONS FINANCIERES MULTIPLES AU MOYEN D'UN RESEAU DES VALEURS A TROIS TIERS**

Patent Applicant/Assignee:

KEILANI Badieh Z II,

Inventor(s):

KEILANI Badieh Z II,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9858356 A2 19981223  
Application: WO 98US12408 19980616 (PCT/WO US9812408)  
Priority Application: US 9749783 19970616  
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH  
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML  
MR NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 49915  
Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Detailed Description

Detailed Description

... are typically used as the interface by transaction workers (e.g.,  
tellers, customer service representatives, **loan** approval and  
**processing agents**, etc.). However, GEFS **network** 205 also supports  
other types of interfacing by client devices as needed such as Voice...

11/3,K/50 (Item 46 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00419900 \*\*Image available\*\*  
**CONDITIONAL PURCHASE OFFER MANAGEMENT SYSTEMS**  
**SYSTEMES DE GESTION D'OFFRES D'ACHAT CONDITIONNELLES**

Patent Applicant/Assignee:

WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,

Inventor(s):

WALKER Jay S,  
SCHNEIER Bruce,  
SPARICO Thomas M,  
CASE T Scott,  
JORASCH James A,  
VAN LUCHENE Andrew S,  
TEDESCO Daniel E,  
JINDAL Sanjay K,  
WEIR-JONES Toby,  
LECH Robert R,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9810361 A1 19980312  
Application: WO 97US15492 19970904 (PCT/WO US9715492)  
Priority Application: US 96707660 19960904; US 97889319 19970708  
Designated States: AL AM AT AT AU AZ BA BB BG BR BY CA CH CN CU CZ CZ DE DE  
DK DK EE EE ES FI FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SK SL TJ TM TR  
TT UA UG UZ VN YU ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM  
AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA  
GN ML MR NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 64791

Main International Patent Class: G06F-017/60  
Fulltext Availability:  
Claims

Claim  
... 171

select the acceptance signal corresponding to the selected seller signal.  
137. An apparatus for **processing** sales of a **loan** between a borrower terminal  
and at least one **lender** terminal, comprising:  
a storage device; and  
a processor connected to the storage device, the borrower...

11/3,K/51 (Item 47 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00358773 \*\*Image available\*\*

**INTEGRATED FULL SERVICE CONSUMER BANKING SYSTEM AND SYSTEM AND METHOD FOR  
OPENING AN ACCOUNT**

**SYSTEME BANCAIRE COMPLET ET INTEGRE ET SYSTEME ET PROCEDE D'OUVERTURE D'UN  
COMPTE**

Patent Applicant/Assignee:

CITIBANK N A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9641287 A1 19961219

Application: WO 96US8609 19960606 (PCT/WO US9608609)

Priority Application: US 95473975 19950607

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU

JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE

SI SK TJ TT UA UZ VN KE LS MW SD SZ UG AT BE CH DE DK ES FI FR GB GR IE

IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 14176

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... to perform a wide variety of financial transactions including  
traditional banking activities, brokerage activities and **loan**  
activities. Again, individual customer accounts could be  
...categorized those features within categories such as  
"your money in the bank," "securities," "borrowing and **loan** ,"  
"credit cards" and the like. Among other things, the CMMA  
allows banking customers the convenience of "**one - stop** "  
**shopping** . Efforts were also made to provide consistent  
presentation. For example, on the screen phone and...